

# Understanding your benefits

**COVID-19**

The health and well-being of our people is one of our top priorities. During this difficult time, turn to your BSW benefits for resources to help you navigate life and work - from physical well being, child care resources, emotional support and more.

	Eligibility	Available Support
<b>Medical</b>	<ul style="list-style-type: none"> <li>• Full-time or part-time benefit eligible employees (20+ hour/week)</li> <li>• Previous enrollment required</li> </ul>	<ul style="list-style-type: none"> <li>• \$0 Copay for eVisits for all plans, including HSA</li> <li>• 100% coverage on tests for the diagnosis of COVID-19</li> <li>• All other benefits would pay according to the plan you selected</li> </ul>
<b>Dental</b>	<ul style="list-style-type: none"> <li>• Full-time or part-time benefit eligible employees (20+ hour/week)</li> <li>• Previous enrollment required</li> </ul>	<ul style="list-style-type: none"> <li>• Teledentistry coverage is now available</li> <li>• View <a href="#">MetLife Teledentistry Benefit flyer</a></li> </ul>
<b>Pharmacy</b>	<ul style="list-style-type: none"> <li>• Full-time or part-time benefit eligible employees (20+ hour/week)</li> <li>• Previous enrollment required</li> </ul>	<ul style="list-style-type: none"> <li>• You are able to refill your medications early to ensure you have an uninterrupted supply of medication during the COVID-19 threat</li> <li>• Extended existing prior authorizations that are set to expire on or before May 1, 2020 for an additional 90 days</li> </ul>
<b>Vision</b>	<ul style="list-style-type: none"> <li>• Full-time or part-time benefit eligible employees (20+ hour/week)</li> <li>• Previous enrollment required</li> </ul>	<ul style="list-style-type: none"> <li>• Online options for purchase of eyewear and contacts with a valid prescription</li> </ul>
<b>Short-term disability</b>	<ul style="list-style-type: none"> <li>• Full-time or part-time benefit eligible employees (20+ hour/week)</li> <li>• Previous enrollment required</li> </ul>	<ul style="list-style-type: none"> <li>• No benefit impact - normal coverage limits would apply</li> <li>• Income replacement of 60% for up to 180 days for COVID-19 diagnosis</li> </ul>
<b>Life/AD&amp;D insurance</b>	<ul style="list-style-type: none"> <li>• Full-time or part-time benefit eligible employees (20+ hour/week)</li> <li>• Enrollment is not required for basic plans</li> <li>• Previous enrollment required in supplemental plans</li> </ul>	<ul style="list-style-type: none"> <li>• No benefit impact - normal coverage limits would apply</li> <li>• Basic life/AD&amp;D insurance of 1x your annual salary</li> <li>• Additional coverage of up to 7x annual salary for those enrolled</li> </ul>
<b>Employee Assistance Program (EAP)</b>	<ul style="list-style-type: none"> <li>• All employees are eligible</li> </ul>	<ul style="list-style-type: none"> <li>• The EAP offers 24/7 confidential assistance for many of life's challenges: <b>800.538.3543</b></li> <li>• Additional 24-hour Help Line has been opened to help manage high stress and anxiety: <b>866.912.1687</b></li> </ul>
<b>My Secure Advantage</b>	<ul style="list-style-type: none"> <li>• Full-time or part-time benefit eligible employees (20+ hour/week)</li> </ul>	<ul style="list-style-type: none"> <li>• A full-service financial wellness offering to all benefit-eligible employees</li> <li>• View <a href="#">My Secure Advantage flyer</a></li> </ul>

	Eligibility	Available Support
<b>Back-up Care</b>	<ul style="list-style-type: none"> <li>Full-time or part-time benefit eligible employees (20+ hour/week)</li> <li>No enrollment required</li> </ul>	<ul style="list-style-type: none"> <li>You can reserve up to 10 days of center-based or in-home childcare through <a href="#">Bright Horizons</a></li> <li>You also have free access to <a href="#">Sittercity</a> which offers a comprehensive database of sitters, nannies and housekeepers</li> </ul>
<b>Healthcare FSA</b>	<ul style="list-style-type: none"> <li>Full-time or part-time benefit eligible employees (20+ hour/week)</li> <li>Previous enrollment required</li> </ul>	<ul style="list-style-type: none"> <li>Medical/dental/vision expenses incurred can be paid through your FSA account</li> <li>Certain over-the-counter medical products are now allowed to be reimbursed through the FSA and HSA without a doctor's prescription</li> </ul>
<b>Dependent care FSA</b>	<ul style="list-style-type: none"> <li>Full-time or part-time benefit eligible employees (20+ hour/week)</li> <li>Previous enrollment required</li> </ul>	<ul style="list-style-type: none"> <li>You can enroll, cancel or modify Dependent Care FSA elections due to changes in child care</li> <li>Note: You may re-elect when your experience another QLE, such as daycare services resuming</li> <li>Submit a ticket to PeoplePlace to make updates</li> </ul>
<b>Health Savings Account (HSA)</b>	<ul style="list-style-type: none"> <li>Full-time or part-time benefit eligible employees (20+ hour/week)</li> <li>Enrollment required - allowed at any time for those enrolled in HSA plan</li> </ul>	<ul style="list-style-type: none"> <li>Medical/dental/vision expenses incurred can be paid through your FSA account</li> <li>HSA contribution deadline for 2019 has been extended to July 15, 2020</li> </ul>
<b>Discounts</b>	<ul style="list-style-type: none"> <li>All employees are eligible</li> </ul>	<ul style="list-style-type: none"> <li>View <a href="#">Employee Discount</a> page</li> </ul>
<b>Retirement</b>	<ul style="list-style-type: none"> <li>All employees are eligible for the retirement plan but specific criteria must be met to qualify for the changes made under the CARES Act.</li> <li>Enrollment required - allowed at any time</li> </ul>	<ul style="list-style-type: none"> <li>10 percent early withdrawal penalty will be waived on distributions of up to \$100,000 for COVID-19-related purposes</li> <li>The limit for 401(k) loans has been temporarily raised to \$100,000 or 100% of your vested balance</li> <li>Participants with an outstanding loan with a repayment due between Mar. 27 and Dec. 31, 2020, can delay their loan repayments for up to one year</li> <li>View the <a href="#">CARES Act news story</a> for additional information and for eligibility requirements</li> </ul>
<b>Employees 1<sup>st</sup> Emergency Assistance Fund</b>	<ul style="list-style-type: none"> <li>All employees are eligible</li> </ul>	<p>You may be eligible for assistance if:</p> <ul style="list-style-type: none"> <li>You are experiencing a financial hardship that impacts basic living needs or</li> <li>You or someone in your immediate family is impacted by COVID-19</li> </ul> <p>View the <a href="#">Employees 1<sup>st</sup> Emergency Assistance Fund</a> page for more information</p>