

MAY 28, 2020

COVID-19: EMPLOYEE BENEFITS RESOURCES

Several medical and ancillary carriers are waiving certain requirements to allow employees who were furloughed or given a reduction in hours the opportunity to remain active on their plan(s) for an extended period. Some carriers are providing special enrollment periods for those who previously waived coverage. Others are allowing additional grace periods for premium payments.

On April 28, 2020, the Department of Labor (DOL), in conjunction with the Treasury Department and the IRS, jointly issued a final rule that extended certain COBRA and HIPAA deadlines. Additionally, the DOL issued Disaster Relief Notice 2020-01, which provides an extension for ERISA notices and disclosures. Click [here](#) to read more.

We have compiled a list of [COVID-19 Benefits Related Frequently Asked Questions](#) and summarized health insurance coverage considerations in our [Risk Management Considerations](#).

General Updates

- [IRS Announces Increased Flexibility for Section 125 Cafeteria Plans](#)
- [Employee Benefits Return to Work Checklist](#)

Families First Coronavirus Response Act (FFCRA)

- [Summary of FFCRA](#)
- [DOL Frequently Asked Questions](#)

- [Paid Employee Leave Requirements](#)
- [Employee Notice: Paid Sick Leave and Expanded Family and Medical Leave](#)
- [Frequently Asked Questions: FFCRA Employee Notice](#)
- [IRS Tax Credit Guidance on FFCRA](#)
- [DOL Issues Temporary Rule](#)

CARES Act

- [Overview of CARES Act](#)
- [How CARES Act Affects Your Employee Benefits Program](#)
- [How to Access Treasury Department Funding Under the CARES Act](#)
- [Furloughs, Lay-offs and the WARN Act](#)
- [WARN Act Compliance Assistance](#)
- [Over-The-Counter Eligibility for FSA/HSA/HRA](#)

Insurance Carrier COVID-19 Resource Centers

- [Aetna](#)
- [Capital Blue Cross](#)
- [CareFirst BlueCross BlueShield](#)
- [Cigna](#)
- [CVS/Caremark](#)
- [Empire BlueCross Blue Shield](#)
- [Excellus BlueCross Blue Shield](#)
- [Express Scripts](#)
- [Guardian](#)
- [Geisinger](#)
- [The Hartford](#)
- [Highmark](#)
- [Horizon Blue Cross Blue Shield of NJ](#)



- Independence Blue Cross
- Lincoln Financial
- MetLife
- Mutual of Omaha
- Principal
- Prudential
- OptumRx
- The Standard
- Sun Life
- UnitedHealthcare
- Voya

For additional COVID-19 resources and risk management recommendations, please visit our **COVID-19 Risk Management Center**.