



Frequently Asked Questions About Employee Benefits **COVID-19 Crisis - As of 8/17/20**

1. I am enrolled in an Archdiocese of Boston Health Plan. How can I save money on out-of-pocket medical expenses?

By participating in the Wellness Program through Blue Cross, aHealthyme, you and your spouse (if enrolled) can each earn a maximum of \$1,150 in a tax-free Health Reimbursement Account (HRA) for the current Plan Year that started on July 1, 2020. If you haven't registered for an aHealthyMe account yet, go to www.ahealthyme.com/login to start earning points.

Here are some examples of how you can earn HRA points/dollars:

- Compete an online health assessment. (50 points, once per Plan Year)
- Attend a well visit for preventive care. Points are awarded for a preventive office visit, cancer screening, vision screening, or hearing screening. (100 points, once per Plan Year)
- Successfully complete a Challenge. (100 points each, 3 Challenges offered per Plan Year)
- Participate in health coaching or care management. (500 points, once per Plan Year)
- Attend a wellness webinar or report a family activity. (20 points each, five times per Plan Year)
- Serve as a Wellness Champion. Contact the Benefits Office at benefits@rcab.org for more details. (75 points awarded twice during Plan Year based on satisfactory levels of engagement)
- Submit a Wellness Rewards form to the Benefits Department for a qualified wellness expense incurred in the current Plan Year. You and your enrolled spouse may receive Wellness Rewards reimbursements of up to \$150 per person for qualified expenses, such as fitness club memberships, wellness tracker purchases, and online weight management classes. Information is available at <http://catholicbenefits.org/health/wellness.htm>.
- Be sure to check the most recent RCAB Benefits Office newsletter found on the main page of the Benefits Office website at www.catholicbenefits.org. The newsletters describe various ways you can earn HRA points.

2. How does the CARES Act provide additional ways for me to save money on out-of-pocket medical costs?

- Over-the-counter (OTC) medications and drugs are now considered qualified medical expenses, which would allow you to use pretax funds in your HRA to purchase these products without a prescription from a physician. Previously, OTC medicines and drugs required a prescription in order to be eligible for reimbursement.
- Menstrual care products, such as tampons and pads, are now treated as qualified medical expenses which can be paid with pretax funds from your HRA.

3. Can you remind me what costs are waived for COVID-19-related medical services for employees, spouses, and dependents enrolled in the RCAB Health Plans?

- All employees and family members enrolled in the RCAB Health Plans who receive **medically necessary** COVID-19 treatment through telehealth visits and at doctor's offices, emergency rooms, and urgent care centers, have no co-payment responsibility.
- **Medically necessary** COVID-19 tests are covered in full and not subject to a deductible.
- When available, vaccines for COVID-19 will be covered with no out-of-pocket cost.
- Currently as of August 2020, all inpatient costs for COVID-19 care are covered with no deductible or co-insurance.

4. For employees with reduced hours or reduced pay or employees placed on leaves without pay or furlough, what other sources of money are available to me at this time? Where would I find out more information on my ability to access these funds?

- The CARES Act may provide you with access to federal/state unemployment benefits. Please visit www.mass.gov/info-details/update-massachusetts-department-of-unemployment-assistance-announces-guidance-on-cares to learn more about Pandemic Unemployment Assistance benefits. Additional details regarding CARES Act unemployment benefits are available here: <https://gop-waysandmeans.house.gov/cares-act-unemployment-insurance-questions-answered/>.
- You may use accrued vacation time to pay for part or all of your leave.
- If you are sick or have another qualifying reason to use sick time, you may use accrued sick time to pay for part of your leave.
- You may use accrued personal time to pay for part or all of your leave.
- If you participate in the RCAB 401(k) Plan, you can request a Coronavirus-related withdrawal or loan through the TIAA website (see details below).

5. Am I able to access my 401(k) Plan account to help pay for bills and expenses incurred as a result of COVID-19?

Yes. The CARES Act makes it easier for you to access funds in your retirement account to meet needs related to the pandemic. Log in to your TIAA account (www.tiaa.org) to review your options for a **Coronavirus-related distribution or loan** and explore TIAA's tools for financial wellness.

- What is a Coronavirus-related distribution or loan? A distribution or loan between 1/1/2020 and 12/31/2020 made to an individual:
 - (1) diagnosed with COVID-19 on a test approved by the CDC;
 - (2) whose spouse or dependent is diagnosed with COVID-19 on a test approved by the CDC; or
 - (3) who experiences adverse financial consequences as a result of:
 - (a) being quarantined
 - (b) being furloughed, laid off, or having work hours reduced as a result of the Coronavirus
 - (c) being unable to work due a lack of childcare due to the virus or disease.
- If you self-certify that you are eligible for a Coronavirus-related withdrawal, you may take an in-service withdrawal from your 401(k) account through 12/31/2020 without the 20% mandatory federal tax withholding or exposure to the 10% early withdrawal penalty (for distributions made prior to age 59.5). You have the option to have income taxed over three years with the ability to recontribute within three years, regardless of the year's cap. You must self-certify that you have not withdrawn more than the \$100,000 limit.
- If you self-certify that you are eligible for a Coronavirus-related withdrawal, you may take out a loan of up to \$100,000 or 100% of your vested balance, whichever is the lesser amount. (The prior rule was that loans could not exceed half the vested account balance.) **Through 12/31/2020, participants can request a suspension of loan repayments for up to one year.**

6. Does TIAA offer any financial resources to help with my finances?

Yes. In lieu of in-person, one-on-one consultations previously offered at your location, TIAA offers confidential financial consultations over the computer or phone, at no cost to you. You will be asked to provide your phone number to the TIAA financial advisor.

You will receive answers to these questions and more:

- ✓ How do I adjust my investment portfolio, given the recent market volatility?
- ✓ Am I invested in the right mix of investments to help meet my goals?
- ✓ Am I saving enough to create the retirement income I need?
- ✓ How do I plan for short-term goals such as saving for a house or education expenses?
- ✓ How do I manage debt, reduce taxes, save money and balance various financial priorities at the same time?

Visit www.TIAA.org/schedulenow or call 800-732-8353 to schedule an appointment. You may also log in to your TIAA account at www.TIAA.org for regularly updated market information.

7. Am I able to access my Pension Plan benefits to help pay for bills and expenses?

In general, employees who are still working at least 1,000 hours/year and 20/hours week (24 hours/week for employees who work 10 months/year) are not eligible to receive monthly payments from the Pension Plan. If you have recently reduced hours below these levels and are vested in the Pension Plan, you may have distribution options. Please contact the Benefits Office at (617) 746-5640 or benefits@rcab.org for more information.

8. What resources are available to help manage my stress during this pandemic?

- The Employee Assistance Program is available to all benefit-eligible employees of the Archdiocese. To access Employee Assistance Program benefits, such as help with stress or depression, assistance finding elder care, budgeting advice, etc., visit http://catholicbenefits.org/PDF/other_benefits/eap.pdf.
- Employees and family members enrolled in the Blue Cross Plans can make virtual visits 24/7 to providers who are part of the WellConnection network for **behavioral health** issues. If you are not already registered, you may register with WellConnection at <https://wellconnection.com/landing.htm>.

If you have additional questions that are not addressed in these FAQs, please contact the Benefits Department via email (benefits@rcab.org) or phone (617-746-5640).