

Coronavirus (COVID-19) Benefits and Employment Frequently Asked Questions

Updated: July 22, 2020



The spread of the [novel coronavirus \(COVID-19\)](#) continues to be a rapidly developing situation. The following Frequently Asked Questions (FAQs) will help you understand how the financial protection USNH provides through your benefits program—and benefits-related laws recently passed by the Federal government—will help support you and your family during this difficult time. Other valuable information and resources related to COVID-19 are also included.

Please read these FAQs and share them with your family.

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Benefit Plan Coverage Improvements

With the help of our insurance carrier partners, we are working to respond to the emerging concerns around COVID-19 and to comply with guidance from the U.S. Centers for Disease Control and Prevention (CDC), state and federal declarations, and other relevant data.

1. Do I have to pay for COVID-19 testing?

Through the end of the public health emergency, Cigna will waive your out-of-pocket costs for COVID-19 testing-related visits. Combined with waiving the cost share of a COVID-19 office visit, urgent care visit, Emergency Room visit, virtual care, and testing, Cigna has made it easier and **cost-free** for you to seek medical care when you need it.

2. Are telehealth or virtual doctor visits available?

As of April 1, 2020, USNH is waiving telehealth copays for services received through Cigna's MDLIVE or Amwell through the end of the plan year. **You'll pay nothing for telehealth services received through MDLIVE and Amwell for any reason**—it doesn't have to be related to COVID-19.* To access telehealth options online, log in to my.cigna.com and select the "Connect Now" button on the homepage to talk with a doctor or nurse 24/7.

Due to high demand, MDLive and Amwell are currently experiencing longer than normal wait times. You may want to try a virtual doctor visit with your own provider as an alternative. If the visit is COVID-19 testing or treatment related, CIGNA will waive the out-of-pocket costs as described above. All other visits types will be charged as normal under the OAP plan designs.

**Copay is waived after meeting deductible under the Open Access Plan Health Savings Account Plan.*

3. Should I order extra fills of my prescription medication?

Stockpiling your medications should **not** be necessary. OptumRx—our prescription drug plan administrator—is closely monitoring the supply of prescription medication to respond to any possible availability disruption.

If you need to self-quarantine, contact a participating retail pharmacy or the OptumRx mail order pharmacy (866-633-5874) to get an early refill for your prescriptions (if you have refills remaining on file).

OptumRx has increased flexibility to allow for earlier refills, to extend prior authorizations on existing prescriptions, and to increase refill supplies. Please contact OptumRx (866-633-5874) if you are interested in these options.

4. What if I have a question about COVID-19?

For questions about how Cigna and OptumRx are responding to COVID-19, please contact each vendor directly.

Cigna

- Call Cigna's free, 24/7 COVID-19 support line at 866-912-1687 to speak with a behavioral health specialist. **You don't need to be enrolled in a USNH medical plan to call.**

- Cigna’s COVID-19 website: www.cigna.com/individuals-families/health-wellness/topic-disaster-resource-center/coronavirus-public-resources.

OptumRx

- If you are experiencing anxiety or stress related to COVID-19, download the mobile app [Sanvello](#), or call OptumRx’s free Emotional Support Help Line at 866-342-6892.
- OptumRx’s COVID-19 FAQs: www.optum.com/covid-19/optumrx-member-covid-19-faq.html.

Coronavirus Aid, Relief, and Economic Security Act (CARES Act)

5. What is the CARES Act?

The Coronavirus Aid, Relief, and Economic Security Act (the CARES Act), the third federal law that addresses the coronavirus (COVID-19) public health emergency, was signed into law on March 27, 2020. The scope of the CARES Act is sweeping and includes expanded options for FSA/HSA use, retirement plan distributions and unemployment benefits.

Some details about how to implement the CARES Act will not be known until guidance is issued by the Departments of Health and Human Services (HHS), Labor and Treasury, the departments responsible for implementing the application of these laws to group health plans.

Tax-Advantaged Savings Accounts

6. How does the CARES Act impact Health Savings Accounts and Healthcare Flexible Spending Accounts?

The CARES Act contains important provisions that will impact Health Savings Accounts (HSAs) and Healthcare Flexible Spending Accounts (FSAs). Effective March 27, 2020:

- Over-the-counter drugs and medicines can be paid for or reimbursed through an HSA or Healthcare FSA **without a doctor’s prescription**.
- Menstrual care product expenses you have after December 31, 2019 are considered a qualified medical expense and are eligible for payment or reimbursement through an HSA or Healthcare FSA.
- Childcare FSA contributions may be reduced if childcare expenses have been reduced or eliminated and you no longer need this benefit. A material change in cost is considered a qualifying event.

403(b) Retirement Plan

7. How does the CARES Act affect my retirement benefits?

The Coronavirus Aid, Relief, and Economic Security Act (CARES Act) was signed on March 27, 2020. The Act is designed to bring financial relief for individuals and families. The provisions of the CARES Act that impact retirement plans, include the following highlights:

- Retirement plan withdrawals expanded for eligible participants, with penalties waived for the 2020 plan year
- For USNH, funds from your primary 403(b) account can now be accessed for this purpose. (Existing plan guidelines only allowed hardship withdrawals from supplemental accounts)
- Retirement plan loans limits for eligible participants are increased for 180 days

8. What are the changes to retirement plan withdrawals under the CARES Act?

For the rest of 2020, the CARES Act eliminates the restrictions on in-service coronavirus distributions from 403(b) retirement plans for eligible participants.

In addition, the Act waives the 10% early withdrawal penalty and 20% mandatory income tax withholding for coronavirus-related distributions of up to \$100,000 across all qualified retirement plans and Individual Retirement Accounts (IRAs).

Distributions will be subject to taxation; there is an option to pay taxes ratably over a three-year period.

The Act also allows you to recontribute your withdrawal within three years to an eligible retirement plan or individual retirement account, regardless of that year's contribution limit. This allows you to replace your distribution amount in your retirement account.

9. Who is eligible for the CARES Act retirement plan withdrawals?

To be eligible for the CARES Act retirement plan withdrawals, one of the following must apply to you:

- You have been diagnosed with COVID-19 by a test approved by the Centers for Disease Control and Prevention
- You have a spouse or dependent who has been diagnosed with COVID-19
- You suffer financial consequences as a result of quarantine, employment furlough, lay-off, reduced work hours, or cannot work due to lack of childcare as a result of COVID-19

- You have a financial loss to an individually owned or operated business that is caused by a closing or reduction of hours due to coronavirus

10. What is the increase in the loan amount to retirement plan loans under the CARES Act?

Through September 23, 2020, for an eligible individual, eligible loan amounts will increase to 100% of a participant's vested balance, from 50% of the vested balance, up to \$100,000.

11. What happens if I have an outstanding retirement plan loan?

If you are an eligible participant with an outstanding loan on or after March 27, 2020, you can request a suspension of loan repayments due through December 31, 2020 up to one year.

12. Who is eligible for the CARES Act retirement plan loans?

To be eligible for the CARES Act retirement plan loans, one of the following must apply to you:

- You have been diagnosed with COVID-19 by a test approved by the Centers for Disease Control and Prevention
- You have a spouse or dependent who has been diagnosed with COVID-19
- You suffer financial consequences as a result of quarantine, employment furlough, lay-off, reduced work hours, or cannot work due to lack of childcare as a result of COVID-19
- You have a financial loss to an individually owned or operated business that is caused by a closing or reduction of hours due to coronavirus

13. Whom do I contact for more information or to make a request for a COVID-19 distribution and/or loan from the University System 403(b) Retirement Plan?

For additional information, or to make a request for a COVID-19 distribution and/or loan, contact your retirement account provider:

- **Fidelity:** 800-343-0860 or www.netbenefits.com/usnh
- **TIAA:** 866-843-5640 or www.tiaa.org/usnh

Unemployment Compensation

14. How does the CARES Act affect my unemployment benefits?

The CARES Act (see [What is the CARES Act?](#)) provides temporary financial support for you if you are affected by COVID-19, including:

- Creating a temporary Pandemic Unemployment Assistance program
- Expanding unemployment benefits to more workers, including self-employed, contractors, and furloughed workers
- Increasing unemployment benefits by \$600 per week until July 31, 2020
- Making an additional 13 weeks of unemployment available to those who need it
- Waiving the normal one-week waiting period for unemployment benefit applications.

15. Am I eligible to apply for unemployment benefits under the CARES Act and New Hampshire Employment Security (NHES) guidelines?

If you have a reduction of hours or job loss due to COVID-19—including if you are under quarantine or self-quarantine, if you are a caretaker, and if you are ill—you are eligible to apply. The NHES division is solely responsible for determining eligibility and payment of unemployment benefits.

16. How have the CARES Act and the State of New Hampshire expanded unemployment benefits?

For workers in New Hampshire, the CARES Act and the state have expanded existing unemployment benefits as follows:

- The minimum New Hampshire unemployment benefit has been raised from \$32 per week to \$168 per week. With the CARES Act, this makes the total minimum unemployment benefit in New Hampshire \$768 per week.
- Unemployment benefits can be paid for up to 39 weeks. Note: The additional \$600 benefit is only available through July 31, 2020.
- Payment of unemployment benefits generally begin eight days from when a claim is filed. Anyone receiving a benefit needs to log in weekly to file a claim continuation if they wish to maintain payment.
- The State requirement to be actively seeking a job and submitting a minimum number of job applications per week has been suspended, as long as individuals intend to return to work.

17. How do I apply for unemployment benefits?

To apply for benefits, visit nhes.nh.gov. **Important:** The volume of unemployment applications is very high, so access to apply is by appointment. See nhes.nh.gov for details.

If you apply for unemployment benefits, designate your employer's mailing address as:

USNH Benefits Office
5 Chenell Drive, Suite 301
Concord, NH 03301

IMPORTANT! This process may vary if you live and work outside of New Hampshire. See your state's Division of Unemployment Insurance.

Families First Coronavirus Response Act

(Subject to final U.S. Department of Labor guidelines.)

18. What is the Families First Coronavirus Response Act?

On March 18, 2020, the Families First Coronavirus Response Act (the Act) was signed into law. It includes new rules for group health plan coverage, paid family and medical leave, and paid sick time. The Act is the second coronavirus law passed by Congress.

The Families First Coronavirus Response Act (FFCRA) requires USNH to provide paid, job-protected leave to you if you are eligible, in response to the ongoing COVID-19 pandemic.

Paid Leave Benefits

19. Am I eligible to receive leave benefits under the Families First Coronavirus Response Act?

If you are actively working, including if you are an adjunct or student worker, you are eligible to receive benefits under the FFCRA. To be eligible for paid expanded family and medical leave (expanded FMLA), you must have been employed (been on payroll) by USNH for 30 days before the effective date of the leave. In addition, you must not have already used all your Family and Medical Leave Act (FMLA) leave in the prior 12 months.

20. What kind of leave is covered and for how long under the new Act?

Paid family and medical leave, as well as paid sick leave, are covered for reasons related to COVID-19, as noted below (*numbering below is consistent with FFCRA language.*)

Leave Reason	Duration
<p>FFCRA paid sick leave is available if you are unable to work, including telework, due to the following reasons:</p> <ol style="list-style-type: none"> 1. You are subject to a federal, state, or local quarantine or isolation order related to COVID-19. 2. You have been advised by a health care provider to self-quarantine related to COVID-19. 3. You are experiencing COVID-19 symptoms and seeking a medical diagnosis. 4. You are caring for an individual subject to an order described in (1), above, or you are in self-quarantine as described in (2), above. 5. You have a bona fide need for leave to care for a child whose school or childcare provider is closed or unavailable for reasons related to COVID-19. 6. You are experiencing any other substantially similar condition specified by the Secretary of Health and Human Services, in consultation with the Secretaries of Labor and Treasury. 	<p>Up to two weeks of pay</p>
<p>FFCRA expanded family and medical leave (FMLA) is available for reason #5 above in addition to the FFCRA Paid Sick Leave.</p>	<p>Plus up to an additional 10 weeks with pay (12 weeks in total including FFCRA paid sick leave*)</p>

*If you have already exhausted your **FFCRA paid sick leave for other reasons**, you may elect to use applicable USNH time off benefits.

21. What will be paid under the new Act?

USNH will pay 100% of your regular rate of pay, subject to the following maximums:

- For reasons (1), (2), and (3) above, USNH will pay up to \$511 in base pay per day and \$5,110 in aggregate over a two-week period.
- For reasons (4) and (6) above, USNH will pay up to \$200 in base pay per day and \$2,000 in aggregate over a two-week period.
- For reason (5) above, USNH will pay up to \$200 in base pay per day and \$10,000 in aggregate over a 10-week period. If you are supplementing your first two weeks of unpaid leave with FFCRA, paid sick leave will be capped at \$200 per day, bringing the overall maximum to \$12,000 for 12 weeks.

Important: USNH is providing a *greater benefit* than the minimum requirements under the Act. So, please refer to this document for the most up-to-date information specific to you (as a USNH employee).

22. How is my regular rate of pay determined?

Your regular rate of pay is your total, standard compensation in the workweek divided by total hours you typically work in a workweek, based upon a 6-month lookback period. If you work part-time (less than 40 hours per week), you are entitled to your average number of work hours in the paid leave period. If you have worked less than 6 months, it will be based on the average pay for each week worked for your current employer.

23. Can I supplement my FFCRA leave with USNH leave benefits?

Yes. If you are an eligible employee, USNH provides comprehensive leave benefits in addition to what the Act requires. If you are eligible, you can access your time off and extended leave benefits provided by USNH policy and/or collective bargaining agreements, up to your regular rate of pay. If you want to explore this option, please discuss it with your campus Human Resources.

24. Can FFCRA leave be taken intermittently?

In some cases, FFCRA leave can be taken intermittently subject to a mutually agreed-upon schedule between you, your supervisor, and your campus Human Resources.

25. What is the maximum duration of the FFCRA expanded FMLA under the Act?

If you are an eligible employee, you can take up to a total of 12 weeks of job-protected leave under FFCRA. The total available expanded FMLA will be reduced if you have had an FMLA designated leave in the prior 12 months. In addition, expanded FMLA counts toward your 12 weeks of FMLA.

For example, if you had used six weeks of FMLA in the prior 12 months, you are only eligible for an additional six weeks of expanded FMLA under the FFCRA. If you have used all available FMLA leave prior to the request for FFCRA expanded FMLA, you will only be eligible for the 2 weeks of FFCRA paid sick leave.

If you use the 12 weeks of expanded FMLA under the FFCRA, you are not eligible to take FMLA leave until the end of the 12-month rolling waiting period.

26. Does FFCRA leave affect my employment status?

Like the provisions of the existing Family and Medical Leave Act (FMLA), FFCRA leave is “job-protected.” When you return from the leave, USNH must restore you to your previous position or an equivalent position. However, as with other leave types, situations such as appointment period end dates, business closures, and termination for reasons unrelated to you having taken leave would end FFCRA-eligible coverage.

27. What happens to my USNH benefits coverage while I'm on FFCRA leave?

Your benefits coverage, like health insurance, will continue under the same terms as if you were still working. You must make any normal contributions to the cost of coverage.

However, as with other extended leave benefits, you will not be eligible to accrue USNH-paid leave during a FFCRA leave.

28. When are the FFCRA leave benefits effective?

The Act is effective April 1, 2020. FFCRA leave benefits will be effective until December 31, 2020.

29. How do I request FFCRA leave?

First, notify your supervisor or manager. Then, contact your campus Human Resources with a completed FFCRA leave [request form](#) and get instructions on how to submit a claim through MetLife's leave-of-absence reporting system.

MetLife may request additional documentation about you, including your job, condition, treatment plan, and provider. MetLife will then mail an acknowledgement package to you, with important information that requires action. Visit [metlife.com/mybenefits](https://www.metlife.com/mybenefits) to check the status of a claim and/or leave.

MetLife will periodically contact you and your applicable health care provider(s) to evaluate your health status, treatment plan, and functional abilities. MetLife will contact you by phone and send a letter to tell you about the changes in claim status, such as an extension or closure.

30. How can I supplement FFCRA leave with USNH leave benefits?

To learn about supplementing FFCRA leave with USNH benefits, please email your campus Human Resources professional:

Campus	Human Resources Contact	Email
System Office	Susan Poole	susan.poole@usnh.edu
UNH	Kim Jennison	kimberly.jennison@unh.edu
KSC	Karyn Kaminski	kkaminsk@keene.edu
PSU	Sherry Osgood	slosgood@plymouth.edu
GSC	Anne DuBois	anne.dubois@granite.edu

31. How will FFCRA leave benefits be paid?

If you are eligible for FFCRA leave benefits, USNH will pay you through current payroll processes.

32. Is there a required Department of Labor notice related to the FFCRA?

Each covered employer, including USNH, must post a notice of the FFCRA minimum requirements in a conspicuous place on its premises or website. USNH has posted the notice at wise.usnh.edu.

USNH Temporary Policy Revisions for COVID-19

33. Has USNH taken any steps to support employees who may need to be released from active employment due to COVID-19 reasons?

On April 9th, 2020, the Administrative Board approved three temporary policy changes. These include minimum age for early retirement, reduced COBRA rates if elected while on a layoff and a new furlough policy. Each of these are laid out in more detail below.

Note: these policy revisions are not applicable to employees covered by a collective bargaining agreement (CBA).

COVID-19 Enhanced Retirement Program (CERP)

34. What has changed to our existing early retirement benefit?

Our prior COVID-19 enhancement to early retirement benefit was recently replaced with an updated COVID-19 Enhanced Retirement Program (CERP). Under the CERP, status employees, not covered by collective bargaining and with ten years of status (benefits eligible) service on or before their retirement date, may take advantage of the early retirement age reduction to 59 ½ years of age and gain access to pre-65 medical coverage, as referenced in USY V.A.7.4 as well as financial incentives. An official CERP application must be submitted to their supervisor dated on or before 10/15/2020. A full description of this enhanced program, along with campus specific guidelines for employees are available on the COVID-19 page for each campus. Employees should review their own campus website for the appropriate and specific details for their institution.

Employees nearing the end of their careers with USNH can take this opportunity to retire with additional financial support, while maintaining the security of benefits and the ability to focus on personal health and priorities. Participation and retirement date are subject to management/leadership approval

COVID-19 Severance Policy

35. What has changed to our existing severance policies (including layoffs and reduction-in-force)?

USNH is introducing a new severance policy that expands benefits based on years of service. This policy supersedes the existing USNH layoff and reduction-in-force policies, as well as the prior enhanced COVID-19 layoff policy. This temporary policy does not include a required employee notice period and will sunset on June 30, 2022.

All participants will receive salary continuation of 4 weeks base pay minimum plus 1 week for every year of status service, capped at 39 weeks. For employees who elect to continue medical coverage under COBRA, USNH will pay a portion of the COBRA premium for a period equal to 4 weeks minimum plus 1 week for every year of service, capped at 26 weeks, at the current employee rate. No other benefits will continue, except those paid for at full COBRA rates. The full details of this policy are covered here:

<https://www.usnh.edu/sites/default/files/hr/resources/pdf/covid-19-severance-policy.pdf>

This new policy is designed to alleviate some of the financial and benefits-related distress associated with job loss for our employees.

COVID-19 Special Furlough Policy

36. What is the new furlough policy?

This new policy allows campuses to place eligible employees, pursuant to a written notice, on an unpaid furlough for up to 120 days (subject to earlier recall based upon business needs.) This benefit will remain in place through 12/31/2020.

While on furlough, employees will continue all current benefits they are enrolled in at their active employee rates. Employees will receive an invoice of premiums due and will be expected to submit payment on a monthly basis. Accrued leave benefits will carry forward to their return to work and they will not have access to lump-sum payouts of any accrued time off. They will be eligible to apply for unemployment benefits while on furlough.

The furlough policy supports our employees through the provision of continued access to healthcare and other benefits and will also allow campuses to maintain an employment relationship with these employees – supporting their ability to return to work quickly if and when business requires it.

Additional Information and Resources

37. Where can I find more information about COVID-19 and what my campus is doing during this time?

Each campus will continue providing COVID-19 updates to its faculty and staff. Use the links below for more information on COVID-19:

- [Centers for Disease Control and Prevention \(CDC\)](#)
- [Department of Labor](#)
- [UNH](#)
- [PSU](#)
- [KSC](#)
- [GSC](#)
- [System Office](#)

38. I am feeling a lot of anxiety related to COVID-19. What should I do?

The Employee Assistance Program (EAP), offered through KEPRO, can help you and your family through these challenging times. With all the anxiety and uncertainty surrounding the COVID-19 pandemic, turn to the EAP for help with emotional support, stress management, and more.

EAP services are free and completely confidential. Speak with an EAP counselor by phone 24/7 at 800-424-1749. USNH covers the cost 100% for an unlimited number of telephone sessions and up to six in-person sessions per issue with a licensed and credentialed master's-level or Ph.D.-level counselor.

KEPRO recently improved their website: eaphelplink.com (company code "USNH"). The site is now mobile-friendly, so you can access your EAP benefits anywhere, anytime. The site is also faster, easier to navigate, and refreshed regularly with new content—so check back often!

39. I've never worked from home before; do you have any tips?

If working remotely is new to you, or you're looking to enhance your work-from-home productivity, check out LinkedIn Learning.* They have courses—all FREE—specifically designed to help you enhance your remote office environment, including:

- Remote Working: Setting Yourself and Your Teams Up for Success
- Time Management: Working from Home
- Skills and Qualities Needed for Remote Work.

To activate your account and see what courses are available, just visit [LinkedIn Learning](#) and search “remote working.”

*KSCASA, KSCSA and KSCDSA union members are not eligible.