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## *Benefit Updates*

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The Coronavirus Aid, Relief and Economic Security (CARES) Act was signed into law on March 27, 2020, and is retroactively effective to January 1, 2020. As a result, please be aware of the following benefit changes:

**HEALTH SAVING ACCOUNT AND MEDICAL FLEXIBLE SPENDING ACCOUNT** funds can (once again) be used for medical over-the-counter products without a prescription. Examples of eligible medical products include cough medicine, aspirin, along with menstrual care products, such as tampons and pads. Because merchant codes will need to be updated, debit cards will not work immediately for these over-the-counter medical products, but employees can use another form of payment and then submit for reimbursement from Benefit Strategies.

**RETIREMENT PLAN CHANGES:** Due to the market downturn, individuals can temporarily suspend their annual required minimum distribution for 2020 for any 401(a), 403(a), 403(b), IRAs and governmental 457(b) plans. Also, individuals with an outstanding 403(b) loan balance may call TIAA at 800-842-2776 before December 31, 2020, to request a suspension of their loan repayments for up to a period of up to 12 months.

In addition to the above, please be aware of some other temporary benefit changes during this crisis:

**TUFTS HEALTH PLAN:** Tufts Health Plan is committed to keeping you informed about access to health care services. Effective immediately, coverage for members includes:

- No out-of-pocket costs for medically necessary Coronavirus testing, counseling and vaccinations. This coverage applies at in-network providers, urgent care centers, emergency rooms and other facilities.
- No copayments for medically necessary Coronavirus treatment. This coverage applies at in-network providers, urgent care centers, emergency rooms and other facilities.
- Members can also use Tufts telehealth solution powered by Teladoc. With telehealth from Teladoc, members can access U.S.-based, board-certified providers for general medical needs, behavioral health and diagnoses from anywhere in the world. Members can contact a Teladoc doctor 24/7 if they're concerned about their symptoms or have questions about Coronavirus. For the duration of this crisis, there will be no member cost for this service. (For telehealth - individuals should register for the service, when possible, BEFORE they need an appointment. So, it is recommended to sign up for it now just in case it is needed later.)

For more information visit:

***Tufts Health Plan* or 1-800-682-8059 *Tufts Health Plan Virtual Doctor Access (Telehealth)***

**TIAA:** Although the recent market swings can cause stress and anxiety, guidance from the industry is to stay calm and “stay the course.” Go to [www.tiaa.org](http://www.tiaa.org) for information from TIAA on market volatility. Please also remember that you can access your TIAA account anytime at [www.tiaa.org](http://www.tiaa.org) and/or you may call TIAA’s counseling center at 800-842-2776. In addition, Greg Murphy will be available by phone and/or virtually for individual meetings. You may email Greg directly at [grmurphy@tiaa.org](mailto:grmurphy@tiaa.org) to schedule a time to speak/meet virtually.

**COASTLINE EAP:** Dedicated COVID-19 Resource Section

In this special resource section, you’ll learn about COVID-19, find resources related to the current spread of the illness, and discover the steps you should take to prepare your family for the daily living challenges that may arise as the virus spreads to your local community. From caring for children in isolation and adjusting to remote work from home to how to find remote employment and properly seek medical attention to treat the illness, these resources will help you take charge of your situation.

Various other resources are available on their website.

Visit **[Coastline Employee Assistance Plan](#)**. Username “*Salve Regina*”.