From: OEBBBUSMAN on behalf of <u>Business Managers-OEBB</u>

To: myoebb@listsmart.osl.state.or.us; oebbbusman@listsmart.osl.state.or.us

Subject: [OEBBBUSMAN] OEBB COVID-19 March 19, 2020 Communication

Date: Thursday, March 19, 2020 9:04:42 AM

Importance: High

Dear Benefit Administrators

We wanted to take some time to explain how OEBB is handling benefit processes during COVID-19. We realize staff are now possibly out of the office but will still need consistent benefit assistance. So, with that being said, here is how OEBB is available to assist. Please keep in mind, reaction to COVID-19 is fluid and OEBB will add to these processes or possibly change these processes as required.

How are OEBB staff working?

OEBB staff are now working remotely. We have full access to all our usual email accounts including oebb.benefits@state.or.us, benefit.appeals@state.or.us, oebb.faxes@state.or.us and oebb.FinancialServices@state.or.us as well as all MyOEBB systems. Voice mails left on our personal office phones are delivered into our work email accounts which we continue to monitor remotely during regular business hours. Anyone that calls our benefits phone 888-4My-OEBB (888-469-6322) can leave a message and staff will return their call during regular business hours, Monday-Friday, 8 a.m. to 5 p.m.

During this time, we urge administrators and members DO NOT USE the postal service for communications but instead send messages and documents via email or fax. Information mailed into our office may not be retrieved timely. Administrators can also continue to use the Document Management section of MyOEBB. Please send us an email if you deposit documents in Document Management so we know to go retrieve them. Please send clear photographs of documents if you don't have the ability to a scanner or fax machine.

Our agency (OHA) is stressing that our employees work from home during COVID-19. Following this direction, our staff will not be available to assist members that come to our office.

Employee Assistance Programs (EAP)

We have had several entities requesting the addition of EAP during this time. Some entities only provide EAP to their benefit eligible employees but would now like to extend this to all employees. OEBB can accommodate this request. We do require that all your employees have the same number of visits (1 to 3, 1 to 5, or 1 to 6). We can extend this offering effective either March 1st or April 1st to your employees. Please send us an email request stating the number of visits, number of staff you would like to cover and the date you would like this coverage to start. OEBB does require, if you offer this coverage, you must cover at least your number of benefit eligible employees in MyOEBB.

Telehealth

All OEBB medical plans cover telehealth options like phone, email and video visits.

Learn more by visiting our carrier sites:

Moda Health Care Options:

https://www.modahealth.com/careoptions

Kaiser Permanente:

https://healthy.kaiserpermanente.org/oregon-washington/get-care

<u>ww</u>

We have received many calls from members that participate in an in-person WW workshop. WW has moved to a virtual platform. Please visit them at https://OEBB.ww.com to learn more about how WW is adapting in-person workshops for our membership.

Loss of Other Group Coverage or Student Insurance

We realize during this time dependents may be losing their healthcare insurance with their employer or as a student. We have heard students are losing their Student Insurance the day they leave campus. This is an allowable QSC and since some of these coverages are terming in the middle of the month, we will leave it up to you and the subscriber if you want the OEBB healthcare coverage to start the first of the month *in which* they lose other insurance or the first of the month *after* they lose other insurance.

For members losing Other Group Coverage, we urge you to work with your employees so they do not experience a lapse of coverage. We realize employees may not be actively at work during this time, and communications may be challenging for both administrators and members. We encourage everyone to be as flexible as possible to accommodate members' mid-year events.

Other Life Change QSCs

We are sure you have a communication plan in place with your remote workers, next steps, etc. We urge you to include timely communications to benefit staff and members concerning eligible QSCs. During this time members will still marry, divorce, have births and adoptions, move, terminate, etc. It's important that your employees still communicate these changes in a timely manner to ensure their eligible dependents have the coverage they need. Remember to either get a Midyear Change Form filled out by the employee or an email stipulating the changes requested. You must receive written documentation for any benefit changes — do not make changes based only on a phone call. Please urge your employees to review their benefits once you have processed their changes.

Employees falling into ineligible status due to loss of work

We have had several entities asking how to handle employees that become ineligible during this time due to loss of hours. Please follow guidelines put out by Governor Brown and/or the Federal Government. This is not an OEBB question, but an internal process within your entity and the emergency laws that are being passed.

But, if an employee is no longer benefit eligible, it is important they are termed correctly in MyOEBB and pushed to COBRA with BenefitHelp Solutions (BHS). If your entity desires to support premium payments for these employees, you can contract directly with BHS for payment arrangements. You can contact BHS at www.benfithelpsolutions.com/oebb or at (800) 556-2230. Failure to terminate employees accurately and timely can cause possible liability to both the member and the entity. Remember, just because you term someone in MyOEBB, that doesn't necessarily mean they no

longer work or have return to work rights for your entity. It simply means they are no longer benefit eligible at this time.

SPERS (Self-Pay Early Retirees)

We want to keep things moving for our Early Retirees that are moving to self-pay. If you have employees you are transferring to OEBB as a self-pay early retiree, please fax or upload their forms into Document Management.

Short Term Disability

We've had many admins and employees asking about Short-Term Disability (STD). Here is what we have received back from The Standard:

Employees who are unable to perform their job duties because of symptoms related to COVID-19 may be eligible for STD Benefits, subject to the provisions of the Group Policy.

Employees that are no longer working, but have a confirmed COVID-19 diagnosis may be eligible for STD Benefits, subject to the provisions of the Group Policy and the following criteria:

- The employee is diagnosed with COVID-19 as confirmed by a presumptive positive lab test
- The employee is under quarantine or isolation as directed by their treating physician or a government agency

An employee who is being placed in quarantine or isolation but has no diagnosis will not be eligible for STD Benefits. If the employee has other evidence of disability or has a confirmed diagnosis of COVID-19 he/she may be eligible, depending on the specific facts of the claim.

Thank you and stay healthy!

Linda Freeze

OEBB/PEBB Benefits Manager

OREGON HEALTH AUTHORITY

Health Policy and Analytics linda.freeze@state.or.us Phone: 503.378.3329

http://www.oregon.gov/OHA/OEBB



CONFIDENTIALITY NOTICE

This email may contain information that is privileged, confidential, or otherwise exempt from disclosure under applicable law. If you are not the addressee or it appears from the context or otherwise that you have received this email in error, please advise me immediately by reply email, keep the contents confidential, and immediately delete the message and any attachments from your system.