FAQs about the Novel Coronavirus (COVID-19) and your SEBB medical coverage

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General information about COVID-19

1. Where can I get up-to-date information on COVID-19?
   Washington State Department of Health (DOH), doh.wa.gov/coronavirus,
   1-800-525-0127, press #
   Centers for Disease Control and Prevention (CDC), cdc.gov, 1-800-232-4636

2. What are the general symptoms of COVID-19?
   Symptoms may include fever, cough, loss of taste or smell, and difficulty breathing. People diagnosed with
   COVID-19 have reported symptoms that may appear in as few as two days or as long as 14 days after exposure
   to the virus.

Getting tested

1. Should I get tested for COVID-19?
   The Washington State DOH recommends that anyone showing symptoms of COVID-19 and people
   who have likely been exposed to the virus, get tested. However, anyone who is concerned about their health
   can get tested for COVID-19. Learn more about testing, or find a testing location near you, on the DOH website.
2. **Where can I get an at-home COVID-19 test?**

   U.S. households can order four free at-home COVID-19 tests from the federal government at [covidtests.gov](http://covidtests.gov). In addition, Washington households can order five free COVID-19 tests from Washington Department of Health at [sayescovidhometest.org](http://sayescovidhometest.org).

   All SEBB medical plans are covering at-home COVID-19 tests. Some restrictions may apply; please contact your plan for details. The plans are reaching out to their members to let them know how at-home tests are covered.

   At-home COVID-19 tests are eligible expenses for your Medical Flexible Spending Arrangement (FSA) funds. If you are requesting reimbursement for tests, the request should include the date, type of test, and cost.

3. **Will my COVID-19 test be covered?**

   Yes, if it is considered medically necessary — meaning you have symptoms or were directly exposed. You do not need to see an in-network provider to receive coverage.

   The Washington State Insurance Commissioner has issued [Executive Order 20-01](http://executiveorder.wa.gov) requiring all health carriers in Washington State to:
   - Waive copays, coinsurance, and deductibles for any enrollee who requires testing for COVID-19.
   - Allow a one-time early refill for prescription drugs.
   - Suspend any prior authorization requirement for testing or treatment of COVID-19.
   - Allow enrollees to be treated by another provider within a reasonable distance at no additional cost, if an insurer does not have enough medical providers in its network to provide testing and treatment for COVID-19.

   Please note that COVID-19 tests done for travel, work, or school purposes may not be considered medically necessary and may not be covered by your health plan.

### Vaccine information

1. **Who can get the COVID-19 vaccine?**

   The COVID-19 vaccine is available to everyone age 5 and older. Booster shots are also available. Learn more about booster shots on [the DOH website](http://doh.wa.gov).

   Only the Pfizer vaccine is available to children ages 5 through 17. The Centers for Disease Control and Prevention (CDC) and Washington State Department of Health (DOH) recommend adults 18 years and older choose either the Pfizer or Moderna vaccine instead of the Johnson & Johnson vaccine. The Johnson & Johnson vaccine has a very rare risk of blood clots and other complications. Please talk to a health care provider about your options.
Visit DOH's Vaccine Locator to find providers in your area with available appointments. The locator tool is available in 30 languages. To see the locator in another language, select the language dropdown in the upper right corner of the tool.

2. **How will my medical plan cover the COVID-19 vaccine?**
   All SEBB medical plans will cover the COVID-19 vaccine at no cost to the member.

3. **How do I know the vaccines are safe?**
   The U.S. Food & Drug Administration (FDA) has authorized multiple vaccines for use in the United States. After that, independent medical experts in Washington State reviewed these vaccines for safety and effectiveness. To learn more, read the Department of Health’s FAQs (see “How Do I Know if the Vaccine is Safe and Effective?”).

**Coverage of telehealth and other services**

1. **Is telehealth/telemedicine covered under SEBB coverage?**
   Yes, as long as it is found to be medically necessary. Contact your medical plan using the information below for details.

2. **Who do I contact with questions about my SEBB-covered services?**

<table>
<thead>
<tr>
<th>SEBB medical carriers (with links to their websites)</th>
<th>Phone numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Kaiser Permanente NW</strong></td>
<td>1-800-813-2000 (TRS: 711)</td>
</tr>
<tr>
<td><strong>Kaiser Permanente WA</strong></td>
<td>1-888-901-4636 (TTY: 1-800-833-6388 or TRS: 711)</td>
</tr>
<tr>
<td><strong>Kaiser Permanente WA Options, Inc.</strong></td>
<td>1-888-901-4636 (TTY: 1-800-833-6388 or TRS: 711)</td>
</tr>
<tr>
<td><strong>Premera Blue Cross</strong></td>
<td>1-800-807-7310 (TTY: 1-800-842-5357 or TRS: 711)</td>
</tr>
<tr>
<td><strong>Uniform Medical Plan</strong></td>
<td>Medical: 1-800-628-3481 (TRS: 711)</td>
</tr>
<tr>
<td></td>
<td>Rx: 1-888-361-1611 (TRS: 711)</td>
</tr>
<tr>
<td><strong>UMP Plus – Puget Sound High Value Network</strong></td>
<td>1-877-345-8760</td>
</tr>
<tr>
<td><strong>UMP Plus – UW Medicine Accountable Care Network</strong></td>
<td>1-888-402-4238 (TRS: 711)</td>
</tr>
</tbody>
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3. **Should I order extra prescriptions?**
   If you or one of your household members has a chronic condition and regularly take prescription drugs, talk to your health care provider, pharmacist, and insurance provider about keeping an emergency supply of medications at home. Washington State health carriers must allow a one-time early refill for prescription drugs, based on the Washington State Insurance Commissioner’s Executive Order 20-01. In cases where you have 90-day
prescription fills, unless you contact your pharmacy directly, you may not be able to access an early refill until you have less than a 30-day supply.

4. **Will my SEBB medical plan offer a premium rebate or discount during the COVID-19 pandemic, similar to my auto insurer?**

   No. Unlike auto insurance, in which drivers are not likely to make up for the lost daily commute miles as a result of the stay-at-home order, patients may choose to delay elective or non-life-threatening health care services.

   During the pandemic, patients are still receiving health care services and treatments—including prescriptions, urgent care, and emergency care. **If you feel that you need urgent or emergency care, you should continue to seek care right away.**

   While not all of your typical health care services have been available to you, such as in-person office visits or some elective services, your medical plan has expanded coverage for other services, following federal, state, and local orders.

   These include:
   - Allowing early refills for most covered prescriptions without preauthorization.
   - Covering the testing, diagnosis, office visit, and treatment of services related to COVID-19 in full, without having to pay toward your plan’s annual deductible, copays, or coinsurance. This applies to all SEBB medical plans.
   - Covering COVID-19-related services from an out-of-network provider because the carrier does not have (or does not have enough of) the type of participating providers to provide the service, without the member having to pay toward the plan’s annual deductible, copays, or coinsurance.
   - Covering expanded telehealth services.

   You can learn more about coronavirus and health insurance on the [Office of the Insurance Commissioner’s website](https://www.insurance.ohio.gov/) and at [Medicare.gov](https://www.medicare.gov).

**Changes to DCAP rules**

As a result of the COVID-19 pandemic, you have extra flexibility with your Dependent Care Assistance Program (DCAP) funds. You can continue submitting claims against 2021 DCAP funds through December 31, 2022. If you have any questions about this change, please contact [Navia Benefit Solutions](https://www.navia.com/).

**SEB Board resolutions passed on April 2, 2020**

1. **What has changed about my SEBB coverage due to the COVID-19 emergency?**

   On April 2, 2020, the SEB Board passed two resolutions to:
   - Extend enrollment deadlines for SEBB Continuation Coverage to 30 days past the date the Governor ends the state of emergency (see [Proclamation 20-05](https://www.gov.ohio.gov/Content/Gov/Proclamations/20-05.shtm)). This means

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employees who are losing coverage may have extra time to enroll in SEBB Continuation Coverage.

- Extend the maximum continuation coverage period to the last day of the second month after the date the Governor ends the state of emergency. This means that employees enrolled in SEBB Continuation Coverage may be covered longer.

Read the full resolutions in the April 2 full meeting recap.

2. **When will the Governor’s state of emergency end?**
   The state of emergency was enacted February 29, 2020. The date it will end is unknown at this time. The SEBB Program will provide more information as it becomes available at [hca.wa.gov/coronavirus](http://hca.wa.gov/coronavirus).

3. **Can I enroll in SEBB Continuation Coverage past the normal deadline?**
   Yes, you will have 30 days to enroll past the date the state of emergency ends. For example, if your last day to enroll in SEBB Continuation Coverage is April 30, and the state of emergency ends July 15, your enrollment period will be extended to August 15.

4. **What if my last day to enroll in SEBB Continuation Coverage occurs more than 30 days after the last day of the state of emergency?**
   Your enrollment deadline will not be extended. For example, if your last day to enroll in SEBB Continuation Coverage is August 31, and the state of emergency ended July 15, your enrollment deadline will not be extended.

5. **I am enrolled in SEBB Continuation Coverage. What if my coverage period ends before the state of emergency ends?**
   If your SEBB Continuation Coverage period would have ended between February 29, 2020 and the date that the state of emergency ends, your coverage would continue to the last day of the second month after the date the state of emergency ends. For example, if your coverage ends April 30, 2022 and the state of emergency ends July 15, 2022, your coverage will now be extended to September 30, 2022.

6. **What if my SEBB Continuation Coverage ends after the state of emergency ends?**
   If your SEBB Continuation Coverage period would have ended after the state of emergency ends, but before the two-month extension, your coverage will continue to the last day of the second month after the date the state of emergency ends. For example, if the state of emergency ends July 15, and your coverage ends August 31, your SEBB Continuation Coverage will be extended to September 30.

   If your SEBB Continuation Coverage period ends on the last day of the two-month extension (or later), your coverage will not be extended. For example, if your coverage is set to end on October 31, and the state of emergency ended on July 15, your coverage will not be extended. It is already set to end more than two months after the end of the state of emergency.
2020 law addresses eligibility for SEBB benefits

As Washington State schools closed in response to the COVID-19 pandemic, a law was passed to help public school employees keep their eligibility for benefits. The Legislature approved Engrossed Substitute Senate Bill (ESSB) 6189, which addresses how school employees can maintain eligibility for their benefits under the School Employees Benefits Board (SEBB) Program during the Governor’s state of emergency. The bill was signed into law March 17, 2020 taking effect immediately.

This law states that school employees eligible for the employer contribution toward SEBB benefits as of February 29, 2020 will maintain their eligibility:

- During any school closures or changes in school operations for the school employee.
- While the school employee is quarantined, or required to care for a family member who is quarantined (“quarantine” is defined in the bill).
- To take care of a child when the child’s school or day care facility is closed, or when their regular child care provider is unable to provide services.

These exceptions are in effect only during the Governor’s state of emergency related to the COVID-19, which started February 29, 2020. The conclusion of the Governor’s emergency is not yet defined.

When regular school operations resume, school employees maintain their eligibility for SEBB benefits for the remainder of the school year:

- If they return to what their regular work schedule was in place before February 29, 2020; or
- If there is a change in their work schedule, had it been in effect at the start of the school year, would have resulted in the school employee meeting the minimum hours for SEBB benefits.

School employees who already have met eligibility for SEBB benefits for the current school year (that is, already worked 630 hours) will continue their SEBB coverage through Aug. 31, unless employment is terminated or the individual resigns.

Continuing eligibility for SEBB benefits during the COVID-19 pandemic

I am a school employee who has been placed in “standby status.” If I receive unemployment benefits, will I automatically lose my eligibility for the employer contribution for benefits under the School Employees Benefits Board (SEBB) Program? Under the Employment Security Division’s rules and policies in certain described emergencies, an employee can receive unemployment benefits when placed in “standby status” even though their employment has not been terminated by their employer. Therefore, receiving unemployment benefits alone, without any additional proof the employment status has changed, does not constitute a termination of employment (nor loss of eligibility for the employer contribution) as described in WAC 182-31-050(1)(a).