

COVID-19 and your U.S. benefits

Frequently asked questions

Revised 4/27/23

1. When will the U.S. COVID-19 National Emergency end and how does it impact my benefits?

The U.S. COVID-19 National Emergency ended on April 10, 2023. The “outbreak period” following the end of the national emergency will end on July 10, 2023. The U.S. COVID-19 National Emergency called for extended deadlines for ERISA claims, ERISA appeals, COBRA enrollment and payments and HIPAA special enrollment rights. These extended deadlines will end effective July 10, 2023. Refer to the [Summary Plan Description \(SPD\)](#) for the applicable deadlines.

2. When will the U.S. COVID-19 Public Health Emergency end and how will it impact my medical coverage?

The U.S. COVID-19 Public Health Emergency (PHE) is expected to end on May 11, 2023. During the PHE, group health plans are required to cover the cost of COVID-19 tests and testing-related services without cost-sharing or prior authorization or other medical management requirements. This was later expanded to include over-the-counter (OTC) home COVID-19 tests. If the PHE ends as expected, the requirement to cover these services will change after May 11, 2023. Please contact your medical insurance carrier for questions regarding these changes to your coverage (see contact information below).

3. How can I contact my health plan provider for questions I may have, or for the latest COVID-19 information?

- UnitedHealthcare – myuhc.com, or call a health advocate at 800 387 7508
- Kaiser – kp.org, or call 800 464 4000
- BCBSAL – bcbsal.com, or call 800 292 8868
- HMSA – hmsa.com, or call 800 776 4672
- Cigna International – cignaenvoy.com, or call the toll-free number on your ID card
- Delta Dental – deltadentalmi.com, or call 800 524 0149
- Eyemed – eyemed.com, or call 866 939 3633

4. Is the cost of COVID-19 testing covered by my Stryker health insurance plan?

Plan coverage will change at the expiration of the U.S. Public Health Emergency (PHE) period. It is expected to end on May 11, 2023.

All Stryker health insurance plans will cover diagnostic COVID-19 testing and related services with no cost sharing to covered members, as long as the test is prescribed by a medical provider, and over-the-counter home COVID-19 tests through May 11, 2023, if the PHE ends as expected. Starting May 12, 2023, this coverage will change. The UHC plans will cover FDA approved and authorized physician or health care provider ordered lab COVID-19 tests in accordance with the member's standard medical plan benefit. Over-the-counter home COVID-19 tests will no longer be covered by UHC plans.

If you are covered under another medical plan, please contact your medical insurance carrier (see contact information above) for more information.

5. Is the vaccine covered under my Stryker medical coverage?

Employees will have a \$0 cost-share at **both** in- and out-of-network providers through May 11, 2023, if the PHE ends as expected. Coverage will be at \$0 cost-share at **in-network providers only** under the UHC plans starting May 12, 2023.

If you are covered under another medical plan, please contact your medical insurance carrier (see contact information above) for more information.

6. What changes have been made regarding FSA and HSA qualified expenses?

Over-the-counter drugs, medicines and menstrual care products can now be paid for or reimbursed through a FSA or HSA without a doctor's prescription. Visit www.irs.gov for an updated list of HSA and FSA eligible expenses.

Effective January 15, 2022, eligible OTC at-home COVID-19 tests can be reimbursed through FSAs or HSAs. If FSA or HSA funds are used to purchase OTC at-home COVID-19 tests, members will need to submit claims for reimbursement.

7. What resources are available to me to help me cope with the COVID-19?

If you're feeling worried about the Coronavirus, you're not alone. Being concerned about this outbreak is normal. However, you may experience feelings of discomfort, impacting concentration, productivity and even disrupting sleep patterns. These resources can help you (and your family) maintain your wellbeing during this unprecedented time.

- **LifeWorks resources:** LifeWorks (Stryker's employee assistance program) has put together several resources to support employees with Coronavirus questions and concerns. This includes [a COVID-19 toolkit](#) with information on:
 - o Coping with loneliness during self-isolation
 - o Dealing with information overload
 - o How to be active and stay fit at home
 - o Dealing with changes in our work and personal lives

Remember, if you need help dealing with any anxiety or concerns that you have regarding the Coronavirus outbreak, you can reach out to LifeWorks at 866 785 4572 for assistance, including up to five free counseling sessions. Additional resources can be found at stryker.lifeworks.com (username: Stryker, password: 4260).

- **Strive for wellbeing program:** Our Strive program offers several COVID-19 related resources including:
 - o Coronavirus Journeys (sign into Strive and select health, then Journeys)
 - o Over 25 Healthy Habits related to COVID-19
 - o COVID-19 as an interest area, to see more content and recommendations related to COVID-19 in your daily cards

COVID resources found in Strive address the following concerns:

- o Self-care during COVID
- o Family check-ins
- o Mask wearing and cleaning
- o Coping skills for difficult situations

Also, within Strive you can find helpful COVID-19 resources from RethinkCare, our mindfulness partner. Mindfulness practice can help you retrain your brain and reframe your thoughts during difficult situations. Through RethinkCare, you can participate in courses like mental health skills for parents, 7 practices for self-care, cultivate healthy thoughts and shift difficult feelings. Access RethinkCare through the Programs page in Strive.

You and your spouse/domestic partner can access Strive by visiting strive.stryker.com and signing into your existing account or following the instructions to create an account.

- **Behavioral health medical plan coverage:**
 - o All our medical plans offer behavioral health coverage. Contact your insurance carrier for specific details and covered services.
 - o If you're enrolled in a UnitedHealthcare plan, behavioral health virtual visits are available where you can meet with a behavioral health provider online from the comfort of your home. Log on to myuhc.com to learn more.
- **Substance Use Disorder Helpline:** The Optum Substance Use Disorder Helpline is staffed with highly trained and licensed recovery advocates who can support, educate and guide you and your

family towards the right resources. Call the Substance Use Disorder Helpline at 855 780 5955, seven days a week, 24 hours a day, or visit liveandworkwell.com/recovery.

- **Wellbeing and resilience site:**

- Visit wellbeing.stryker.com to access great resources to support your overall wellbeing. Several topics can be found on the site, including balancing life, managing stress and healthy habits.