

COVID-19 and your benefits

Frequently asked questions

Revised 3-2-2021

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

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).

- **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:**
 - o 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.

2. 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

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

All Stryker health insurance plans currently 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.

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

During the Public Health Emergency period, employees will have a \$0 cost-share at both in- and out-of-network providers. Coverage following this period will be at \$0 cost-share at in-network providers under the UHC, Kaiser, BCBSAL and HMSA plans. If you are covered under the Cigna International health plan, please contact Cigna for specific information. If you are charged and need to submit a claim for reimbursement, please contact your insurance carrier for further instructions.

5. What additional benefits may be available to me or a covered family member if we suspect we may have COVID-19, need treatment for COVID-19, or are seeking other care virtually in order to limit exposure?

Some services are covered at no cost sharing through many of our medical insurance carriers for a limited period of time. In order to confirm the benefits available to you at no cost, call the number on your medical insurance ID card. Below are services temporarily offered at zero cost share to members across the different insurance carriers, with corresponding dates through which each zero cost share provision is in effect.

- **UnitedHealthcare** covers COVID-19 testing and testing related services (including telehealth and Virtual Visits) through the end of the public health emergency.
- **Kaiser** covers COVID-19 testing and testing related services and COVID-19 treatment and treatment related visits until further notice. Kaiser always covers non-COVID-19 telehealth visits.
- **Blue Cross and Blue Shield of Alabama** covers COVID-19 testing and testing related services through the end of the public health emergency.

- **HMSA** covers COVID-19 testing and testing related services through the end of the public health emergency.
- **Cigna Global Health Plan** covers COVID-19 testing and testing related services through the end of the public health emergency.

Note: the end of the public health emergency shall be declared by the Department of Health and Human Services.

Please check back for updates to this 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. All expenses incurred after December 31, 2019, qualify. Visit www.irs.gov for an updated list of HSA and FSA eligible expenses.

7. Can I get my prescription filled early?

Please contact your insurance provider to discuss the option for an early refill if needed. An early refill may be available for a limited period of time.

8. Can I have my prescriptions mailed to me?

Mail order is available with most of our insurance carriers. Please contact your insurance provider to discuss changing your prescription to mail order so that it can be mailed to you directly.

9. If I have my prescriptions delivered by a local pharmacy, are delivery fees covered by my plan?

No, delivery costs charged by local pharmacies would not be covered under the health plan.

10. How can I make changes to my day care FSA if I have less need for child care now?

Go to enroll.stryker.com within 30 days of your change, and contact the myHR team to provide the required documentation. You must complete the enrollment change and provide the required documentation within 30 days of the qualifying life event.