

March 16, 2020
Employees Benefits - COVID-19 Update

COVID-19 has been taking up more bandwidth than expected and with the recent developments on the news yesterday, I wanted to touch base and provide you with resources from the Town through our carrier partners. As the Town is preparing for the potential impact of the global spread of the coronavirus (COVID-19), it is important to consider not only how you are impacted, but also how you can be supported by your employee benefits during this time of uncertainty. In our [Resource Guide for Employees](#), we outline some important considerations for you as you tackle this worldwide phenomenon.

Medical Insurance

BCBS MA has released a statement that all COVID-19 testing costs are waived for fully insured plans and provided further resources:

<http://newsroom.bluecrossma.com/2020-03-06-Blue-Cross-Blue-Shield-of-Massachusetts-Expedites-Access-to-Testing-and-Care-Related-to-the-Novel-Coronavirus-COVID-19>
<https://home.bluecrossma.com/coronavirus>

Massachusetts has mandated that insurers cover medically necessary telehealth services:

https://www.bluecrossma.com/common/en_US/pdfs/New_SOB/55-1287_Telehealth_Member_Brochure.pdf

Disability Insurance

Additionally, I wanted to provide an outline of your resources available from your disability carrier:

https://www.sunlife.com/us/Updates/ch.Novel+coronavirus+update.mobile?vgnLocale=en_CA

They will pay all valid claims in which an eligible member has a qualifying and documented medical event, including an event related to COVID-19 (Coronavirus).

If an employee files a claim for Disability benefits due to a positive test for the COVID-19 (Coronavirus) that results in a quarantine:	Definition of Disability:
If the employee is quarantined and unable to work	Employee is considered Totally or Partially disabled during the period of medically required confinement.
If the employee is quarantined but their symptoms allow them to perform work duties from home	Employee would generally not be considered Totally or Partially Disabled and will be considered Actively at Work.

Due to the nature and typical length of isolation, it is expected that some absences will fall under employers paid sick or PTO plans.

Please remember you have access to the EAP through Sun Life by calling 888-828-3240 or visiting www.guidanceresources.com

FMLA claims: Employees will be eligible for a leave under federal and state statutory leave laws based on a completed medical certification by a medical professional who certifies that the employee's

condition meets the definition of a serious health condition. Visit the [U.S. Department of Labor website](#) to review this definition.

SMART Plan

The SMART Plan team understands that there is considerable anxiety right now about our financial markets and many participants are concerned about their Retirement strategy. It is becoming increasingly more difficult for their Advisors to meet with participants in person, but I want you to know that Andrew Wilson is available to help. Please email him at andrew.wilson@empower-retirement.com, if you would like to set up a time to discuss your account.

However, if the participant would like to make a change with their investments, they must do that online at www.mass-smart.com or by calling the Service team at 877-457-1900.

As always, please don't hesitate to reach out with any questions during this uncertain time.

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