



# Returning to Work Post-COVID 19

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CHUCK NEWMAN, PRESIDENT

ILANA ARBEIT, VICE PRESIDENT BENEFITS

Did you layoff  
employees?  
Did you  
furlough  
employees?

IF YOU “FURLOUGHED” EMPLOYEES,  
THEY MAY STILL BE ON THE HEALTH  
PLAN. NO ACTION REQUIRED

IF EMPLOYEES WERE LAID-OFF YOU  
NEED TO ADD THEM BACK ON. NEW  
FORMS ARE REQUIRED IN MOST CASES

BE AWARE OF HOW THIS MAY IMPACT  
FTE COUNT FOR NEXT YEAR – CONSIDER  
CONTACTING DFS

# Adding employees back on benefits

IF EMPLOYEES WERE TERMINATED, THEY  
MAY NOW BE ELIGIBLE FOR BENEFITS  
AGAIN

HOW DOES YOUR INSURANCE POLICY  
HANDLE RE-HIRES?

IS A NEW WAITING PERIOD REQUIRED?

# Employee Contributions

IF YOU FURLOUGHED EMPLOYEES, DID YOU CONTINUE TO COLLECT EMPLOYEE CONTRIBUTIONS TO HEALTH PREMIUMS?

IF NOT, WHAT IS YOUR PLAN TO RECAPTURE?

IF YOU DID, IS YOUR HEALTH PLAN PAID TO DATE?

# Premiums

DID YOU MAKE ARRANGEMENTS WITH THE CARRIER TO DEFER PREMIUM PAYMENTS?

WHAT IS YOUR PLAN TO PAY IT BACK AND GET CURRENT?

# Health Benefits - General

DOES YOUR PLAN STILL INCLUDE TELEHEALTH? IF SO, IS THERE A COST ASSOCIATED WITH IT.

DID YOU MAKE MID-YEAR PLAN CHANGES? DID IT IMPACT YOUR RENEWAL DATE OR PLAN YEAR?

ANY CHANGES TO MEDICAL PLANS MUST BE INCLUDED IN PLAN DOCUMENTS AND COMMUNICATIONS

# Flexible Spending Accounts

EMPLOYERS MAY AMEND S125 CAFETERIA PLANS TO ALLOW ELIGIBLE EMPLOYEES TO MAKE MID YEAR PLAN CHANGES

OVER THE COUNTER MEDICAL PRODUCTS ARE NOW ALLOWED EXPENSES

ANY CHANGES TO S125 PLANS MUST BE INCLUDED IN PLAN DOCUMENTS AND COMMUNICATIONS

# COBRA & HIPAA Events

CERTAIN TIME FRAMES EXTENDED –  
TIED TO “OUTBREAK PERIOD”

CLAIMS SUBMISSIONS, CERTAIN COBRA  
TIMEFRAMES, HIPAA SPECIAL  
ENROLLMENT EVENTS ALL IMPACTED

NEW ISSUES CREATED – ENROLLMENT  
TIMING, PREMIUM COLLECTION, NO END  
IN SIGHT



# HEROES Act - TBD

ALLOW COBRA ELIGIBLE INDIVIDUALS TO REMAIN ON PLAN WITH 100% OF COST COVERED

2009 – SIMILAR LEGISLATIONS BUT ONLY 65% SUBSIDY

PASSED THE HOUSE MAY 15, 2020, STILL NEEDS TO PASS THE SENATE

# Questions?

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