

COVID-19 FAQ with Publicis Benefits

February 2021

MEDICAL (BLUE CROSS BLUE SHIELD OF ILLINOIS)

Q1. Where can I find current information on COVID-19?

A1. The Centers for Disease Control and Prevention (CDC) website is the best place for the latest up-to-date information. Visit [CDC.gov/coronavirus2019](https://www.cdc.gov/coronavirus2019).

Q2. What should I do if I have been exposed to COVID-19?

A2. You should follow the CDC's guidelines and call your doctor to tell them you have been exposed to COVID-19.

Q3. Where should I get the COVID-19 test?

A3. If you want to get tested for COVID-19, here are a few options at no cost to you with the Publicis medical plans:

- Call the BCBS customer service number listed on your member ID card.
- Find a CVS testing locations at the [CVS COVID-19 resource center](#) page.

Q4. Will BCBSIL cover the cost of the COVID-19 test or vaccine?

A4. Yes. All of our Publicis medical plans cover COVID-19 testing and vaccines at no cost to you, whether you get it in-network or out-of-network (during the public health emergency). You can get the vaccine at your doctor's office, pharmacy and other locations.

- Locate an in-network health care provide near you by calling Blue Cross Blue Shield customer service on the back of your ID card.
- If you are currently eligible to get a vaccine, you can make an appointment with CVS. Learn more at [CVS.com/CovidVaccine](https://www.CVS.com/CovidVaccine).

Q5. What other costs is BCBSIL covering, in addition to the COVID-19 test (i.e., treatment, office visit, urgent care, etc.)?

A5. In accordance with the CARES Act, 100% of the cost associated with the diagnosis and treatment of COVID-19 test services will be covered. You should always call the number on your ID card for answers to their specific benefit questions.

Q6. Are referrals, scripts or pre-tests required prior to the COVID-19 test?

A6. No. A referral is not needed and claims processing does not require a flu test prior to the COVID test. Testing is at the doctor's discretion or recommendation.

(continued on next page)

HEALTH SAVINGS ACCOUNT

Q1. How do I change my elected HSA contribution?

A1. If you are currently enrolled in the BCBS medical HSA plan and elected to contribute to an HSA, you can change your contribution throughout the year.

Log into our benefits portal through [bswift](#), click **Change HSA Contribution** and continue through the steps to make the change. You'll receive a confirmation number after you've completed all the steps.

Q2. What is the impact on HSA or FSA eligible services with the CARES Act?

A2. Over-the-counter drugs and medicines can be paid for or reimbursed through an FSA or HSA without a prescription from your doctor.

Menstrual care products are now considered a qualified medical expense and are eligible for payment or reimbursement through an FSA or HSA.

TELEMEDICINE (Teladoc)

Q1. I need to see a doctor, but I'm trying to comply with the stay at home policies related to COVID-19. Can I use Teladoc services for a doctor visit at this time?

A1. If you are currently enrolled in a Publicis medical plan (administered by BCBS), you and your covered dependents can register for Teladoc to arrange a physician consult. When you register for Teladoc, you will have 24/7 access to a network of U.S. board certified doctors through the convenience of phone, video or mobile app visits.

[Click here](#) for more Teladoc information or visit the [Coronavirus Awareness and Resources page](#).

Q2. Will I be charged a copay for Telemedicine services?

A2. When you work with Teladoc, all costs are free or at a minimal charge. Discuss your options with Teladoc at 1-800-835-2362. Telemedicine (outside of the vendor Teladoc) would be covered at the general payment level.

Q3. Can I utilize Teladoc services in Puerto Rico or while traveling outside of the US?

A3. Due to state regulations, telemedicine visits are not yet available in Puerto Rico or outside the US. Publicis employees (and dependents) registered through Teladoc will not be able to access the service while traveling outside of the US.

Q4. I'm having difficulty managing stress during COVID-19. Does Teladoc services include behavioral and mental health sessions?

A4. Behavioral and mental health visits are not offered under Teladoc at this time. However Publicis employees have access to behavioral and mental health support through the Employee Assistance Program (administered by Workplace Solutions). Workplace Solutions is available 24/7 at 1.800.327.5071 to provide confidential support and guidance.

PRESCRIPTION (CVS Caremark)

Q1. How is CVS Caremark monitoring for emergency declarations in response to COVID-19?

A1. CVS Caremark has access to a complex network of threat and event monitoring teams, capabilities and tools to track and evaluate real time events, situations or impacts to the health care system and infrastructure that may affect its ability to provide critical products and services.

Q2. What action should members who have been prescribed long-term maintenance medications take at this time in response to COVID-19?

A2. CVS Caremark understands that access to needed medication is important to you and your plan members during the uncertainty caused by COVID-19. If you are currently taking long-term maintenance medications, CVS Caremark recommends that you refill eligible maintenance prescriptions for 90-day supplies, if you are not already doing so. [Click here](#) to learn more on how to get started with filling your maintenance medications at a 90-day supply.

Q3. What about emergency prescription refills? Does CVS Caremark have any plans to make changes to processes for emergency refills and/or emergency declarations in response to COVID-19?

A3. CVS Caremark is relaxing the “refill-too-soon” provision for 30-day prescriptions in response to COVID-19. Early refill limits will be waived for 30-day prescriptions of maintenance medications at any in-network pharmacy. Relaxing refill-too-soon limitations allows members to fill maintenance medication prescriptions ahead of their normal fill schedule to ensure members are able to maintain an adequate supply of medication on hand. During this time, there are clinical and provider teams that have robust continuity plans in place to help provide support to CVS Caremark members. CVS Caremark will continue to evaluate and make changes as necessary.

Q4. What is the process for activating overrides for emergency refills of medications in response to COVID-19?

A4. When a declaration of emergency is issued, for coronavirus (or other disaster, such as a weather event), CVS Caremark activates a standard process to enable pharmacists to enter disaster overrides at point of sale. Pharmacists are able to enter the appropriate “Submission Clarification Code” (SCC13) to obtain an override, allowing them to fill an emergency script for an impacted member.

Q5. Are there different processes for emergency refills of controlled substances in response to COVID-19?

A5. All controlled substances are automatically excluded from the CVS Health standard emergency refill process. A NEW prescription from the prescriber is required to provide an emergency supply of a controlled substance.

Q6. How can I request an additional 90-day supply for my maintenance medications? How about non-maintenance medications?

A6. Members are allowed to request an additional **30-day supply** for maintenance medications at this time, if they have already filled a 90 days maintenance medication. The additional 30 days of maintenance medication can be requested by calling the pharmacy or requesting a refill through the Caremark app/website. Non- maintenance medications are not subject to early refills at this time.

Q7. Do I still have to utilize CVS pharmacy for maintenance medication at this time?

A7. CVS Pharmacy is still required to fill maintenance medications.

Q8. Will home delivery fees for prescriptions filled at CVS Pharmacy be waived due to COVID-19?

A8. Yes. CVS Pharmacy is waiving charges for home delivery of all prescription medications. With the Centers for Disease Control and Prevention encouraging people at higher risk for COVID-19 complications to stay at home as much as possible, this is a convenient option to avoid coming to the pharmacy for refills or new prescriptions.

Q9. What steps are in place to activate procedures if supply or drug shortages may become an issue for different states during COVID-19 events?

A9. CVS Caremark is working with their suppliers to procure additional weeks of supply for product lines that may have potential to be affected by shortages in the future to help ensure optimal customer coverage. They will provide alerts to potential disruptions and share contingency plans to address them. In addition to CVS Caremark's monitoring, the Food and Drug Administration (FDA) is closely monitoring medications that are made in China or rely solely on active pharmaceutical ingredients from China. The agency also said it has reminded more than 180 manufacturers to notify the FDA of any potential supply chain disruptions. Given the evolving nature of the COVID-19 outbreak, CVS Caremark will continue to monitor the situation and work with their suppliers to address issues as they arise. They provide alerts to potential disruptions and share contingency plans to address them.

Q10. How will CVS Caremark call center locations be affected by COVID-19?

A10. CVS Caremark has a broad geographic footprint by which to service membership. All the call centers are interconnected through an intelligent call routing platform. In the event of a natural disaster or facility outage in one location, CVS Caremark has the capability of moving that call volume, in near real time, to any other call center within our network. The Customer Care activity ramps up and down based on seasonal call center volume. Vendor support provides the flexibility to grow, as well as shrink, throughout the course of the year as the call demand goes up and down. CVS Caremark can quickly respond, when needed, to changes in your business that may impact call volume across our network.

Q11. Where can I find the latest information on how CVS Health is addressing prescription needs in response to COVID-19?

A11. Be sure to visit <https://www.cvs.com/content/coronavirus> for the latest information from CVS Caremark on the COVID-19 response.

HEALTH ADVOCACY (Health Advocate)

Q1. Will I continue to have access to Health Advocate services?

A1. Yes. While the posted operating hours are from 9am to 5pm ET, Health Advocate maintains a representative to intake calls and address each caller's needs accordingly. However, there may be matters that requires a Health Advocate expert in which a follow-up call would be provided to the caller the next day during business hours if the call was received outside of the normal operating hours.

BACK UP CARE PROGRAM (Bright Horizons)

Q1. Will the Bright Horizons child care centers remain open during COVID-19?

A1. To best support the needs of essential workers, while protecting our teachers who serve families, Bright Horizons has made the proactive decision to temporarily close many of their child care centers. Bright Horizons will continue to provide in-home back-up care for families for as long as it is safe to do so, taking appropriate precautionary measures.

Q2. I called Bright Horizons to make a reservation for back-up care, but there was no availability. What can I do?

A2. Due to the high volume of back-up care requests, for faster service, it is highly recommended that you use the Bright Horizons website to register and/or request care and check for status updates. Register and reserve care at backup.brighthouse.com, Employer Username: **publicis** Password: **backup4u**.

Q3. I have exhausted my 15 back-up care visits for the calendar year due to COVID-19. Are additional days being granted in response to COVID-19?

A3. Additional days are not being extended beyond the 15 back up days visits per calendar year. However, if you need to secure care for a family member for an extended period, you can search for caregivers through the self-service, self-pay online database offered through Bright Horizons Additional Family Care Supports™.

Click here for more information on Bright Horizons Additional Family Care Supports™ or visit the [Coronavirus Awareness and Resources page](https://www.PublicisConnections.com) at www.PublicisConnections.com.

DISABILITY (The Hartford)

Q1. If I am quarantined but do not test positive for COVID-19, will I be considered Disabled?

A1. No. A quarantine is not an underlying medical condition, so this would not satisfy the definition of a Disability.

Q2. If I am quarantined, but do test positive for COVID-19, will I be considered Disabled?

A2. It depends. A positive test for COVID-19 is not by itself a disabling condition. You would only be considered disabled if you were sick and unable to perform essential duties of your occupation due to the sickness.

Q3. Will The Hartford fast track approval of short-term disability claims? Will The Hartford relax medical Documentation requirements for Disability claims?

A3. As with any employee illness, The Hartford will make its coverage determinations based on the specific facts and policy language associated with each claim. With The Hartford's Clinical Intake Model, the first point of contact for employees is a highly experienced Customer Care Nurse who will have the knowledge to help expedite initial claim decisions. The Hartford will closely monitor the claim process and may adjust the application of their claim procedures as the circumstances warrant.

Q4. How do I file a short-term disability claim?

A4. For information on how to file a short-term disability claim, click here or visit www.PublicisConnections.com > Disability page > How to file a short-term disability claim.

Q5. What is the contact information and current hours of operation for The Hartford?

A5. You can contact The Hartford at 1.800.549.6514 between 8am and 9pm ET Monday through Fridays (reference STD group #342283)

EMERGENCY FAMILY AND MEDICAL LEAVE ACT (EFMLA)

Q1. Does the FMLA cover any absences related to COVID-19?

A1. Yes. If you or a covered family member have a serious health condition caused by COVID-19, you may be eligible for leave under the FMLA. Effective April 1, 2020, the FFCRA, among other measures, temporarily expands the FMLA to provide up to 12 weeks of unpaid and paid leave to eligible employees if you are unable to work (remotely or otherwise) due to the need to care for a child under age 18 if the school or place of care has been closed or the child care provider is unavailable due to COVID-19.

Q2. Where can I find more information about FFCRA?

A2. To learn more about the FFCRA, you may go to <https://www.dol.gov/agencies/whd/ffcra>.

EMPLOYEE ASSISTANCE PROGRAM (Workplace Solutions)

Q1. Can my family members who are eligible for my benefits plans, also utilize the Employee Assistance Program for concerns related to COVID-19?

A1. Yes. The COVID-19 outbreak is causing concern worldwide and may evoke feelings of uncertainty, stress and anxiety. Workplace Solutions, your employee assistance program (EAP), is available 24/7 at 800-327-5071 to provide confidential support and guidance to you, your family and any household members. You or a family member may speak with an EAP counselor at any time, day or night, and you can seek help for any reason, urgent or non-urgent.

The EAP web portal at www.wseap.com | access code: Publicis - contains additional resources on COVID-19 and will continue to be updated as this situation develops.

Also, visit the [Coronavirus Awareness and Resources page](#) > www.PublicisConnections.com for EAP materials that provide tips with managing stress and anxiety related to COVID-19, such as:

- [WSEAP: How to Manage Anxiety During COVID-19](#)
- [WSEAP: Coping with Stress During Disease Outbreaks](#)
- [WSEAP: Talking to Kids About COVID-19](#)
- [WSEAP: Preparing for Child Care and Work Disruption During COVID-19](#)

LIFE INSURANCE/ ACCIDENTAL DEATH & DISMEMBERMENT (MetLife)

Q1. What happens if an employee or a covered dependent passes away as a result of COVID-19, will the life insurance claim be paid out?

A1. Yes. The life insurance term policy for US Publicis employees does not have any exclusions related to deaths resulting from a pandemic such as COVID-19. This means that a death benefit would be payable under the Life insurance policy to the designated beneficiary(ies) on file. The Accidental Death and Dismemberment (AD&D) benefit is designed to cover losses resulting from an accidental injury. All claims for these benefits are still reviewed on a case by case basis.

Q2. How can I review and/or update my life insurance beneficiaries?

A2. It is important to note that although MetLife administers the life insurance and AD&D benefit, MetLife does not have nor maintain beneficiary information. To confirm whether you have designated beneficiaries for your life insurance and/or accidental death & dismemberment policies, you will need to login to your [bswift](#) benefits account.

TRANSPORTATION REIMBURSEMENT INCENTIVE PROGRAM – TRIP Commuter (WageWorks)

Q1. I am currently telecommuting to work - how do I change my TRIP commuter transit &/or parking election?

A1. You would log into your PBC bswift benefits account online to execute the change and follow the steps below:

- Visit www.PublicisConnections.com to log into your PBC bswift benefits account
- Click on the "View, Enroll or Change Your Benefits" link & follow the steps to the benefits enrollment site.
- Once in your account click Change 2020 TRIP Elections and continue through the steps to make the change. Be sure to complete the steps to receive a confirmation number.

Note: Electing to waive your contribution election does not impact your ability to maintain using the program in the future as an active employee.

If you have any questions regarding your commuter account, please reach out to the WageWorks Customer Service Team at 1-877-924-3967.

401K (Fidelity)

Q1. I'm adversely impacted by COVID-19. I would like to take a withdrawal from my 401(k) retirement account. Is a withdrawal permissible where I won't be penalized?

A1. There are options available. Contact Fidelity at 1-800-835-5095 for assistance with accessing your online account.

Q2. How do I change my 401(k) contribution?

A2. You can change your 401(k) contribution at any time. You would have to log into your 401(k) account via the Fidelity NetBenefits site at www.netbenefits.com. For assistance with accessing your online account, contact Fidelity at 1-800-835-5095.

Please [click here](#) for more information on the 401(k) plan.

Q3. How do I change my 401(k) retirement account's beneficiary?

A3. To obtain the information on how to obtain your beneficiary for the 401(k) plan, please [click here](#).

For questions regarding your benefits, please contact the Publicis Benefits Connection (PBC) Service Center at 1-800-933-3622, weekdays 9am-5pm ET.