

Benefits Modifications during COVID-19

Jun 08, 2020



Several modifications to FirstEnergy's employee benefits have been made to support employees' shifting needs that may arise out of the public health emergency. Below are updates for our Anthem health plan as well as Health savings Accounts (HSAs) and Flexible Spending Accounts (FSAs).

Anthem Health Plan

In April, FirstEnergy announced coverage changes for the Anthem health plan to remove the burden of costs for COVID-19 treatment and provide greater access to care through telehealth. As a result, treatment of COVID-19 and telehealth services at both in and out-of-network providers is covered with no member cost share through June 30.

Anthem health plan coverage enhancements are now being extended as follows:

- **Treatment for COVID-19**
Treatment after being diagnosed for COVID-19 will continue to be covered with no member cost sharing at **in-network** providers through **Dec. 31, 2020**.
- **Telehealth services**
Cost sharing will continue to be waived when using Anthem's telemedicine service, [LiveHealth Online](#), or other in-network telehealth providers through **Sept. 30, 2020**. Visits through LiveHealth Online typically cost \$59 if a member has not yet met their deductible.

Changes to Your HSA and FSA

Mid-year FSA Changes – Permitted

Due to COVID-19, the IRS recently updated its guidance relative to mid-year changes for FSAs. Based on this new guidance, FirstEnergy is able to provide increased flexibility and allow employees to make FSA changes during 2020 without having a life event reason for the change.

To make a change, the employee should send an email to HRService@firstenergycorp.com along with the following information.

- Name
- SAP number
- New annual contribution amount

Changes will take effect as soon as administratively possible from the date the email is received. Retroactive changes or refunds are not permitted.

Eligible Expenses – Expanded

The recently passed Coronavirus Aid, Relief and Economic Security Act – also known as the CARES Act – expanded eligible expenses for **FSA and HSAs**.

- Over-the-counter medications – The CARES Act restored the ability to use HSA and FSA account funds to purchase over-the-counter medications **without** needing a prescription.
- Menstrual care products – The CARES Act extends the list of HSA and FSA-qualified expenses to include menstrual care products – including tampons, pads, cups, sponges and similar products.

Both of the above changes are effective Jan. 1, 2020 and are ongoing with no expiration date.

Claims for reimbursement may now be submitted for these items. Retailers are working as quickly as possible to update their systems to recognize these products as qualified expenses so that HSA and FSA debit cards may be used to purchase these products.

HSA Contribution Deadline – Extended

If you have not already contributed the maximum annual contribution to your HSA for 2019, you still have time. An extension has been granted until July 15, 2020. Contact HealthEquity at www.healthequity.com or 877-713-7712 for instructions.

- \$3,500 is the maximum annual 2019 HSA contribution for single HDHP coverage
- \$7,000 is the maximum annual 2019 HSA contribution for family HDHP coverage
- For individuals age 55 or older, an additional \$1,000 is allowed annually

Questions?

Contact the HR Service Center at HRService@firstenergycorp.com or 800-543-4654 or the applicable benefit vendors with any questions:

- HealthEquity (HSA) at www.healthequity.com/cares/ or 877-713-7712
- WageWorks (FSA) at www.wageworks.com or 877-924-3967
- Anthem at www.anthem.com or 866-236-4365

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