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BenefitsWise

"Better Benefits Through Collaboration"

Relaxed Deadlines for HIPAA Special Enrollments, Claims Submissions, Appeals and COBRA-related Events due to COVID-19

The federal authorities who regulate our benefit plans recently issued guidance expanding your rights under our healthcare plans. This guidance might be helpful to you.



As you might know, the plans impose a variety of deadlines by which plan enrollees must make certain requests for coverage, elect COBRA continuation coverage, pay for COBRA coverage, notify the plan about certain COBRA qualifying events (like divorce or legal separation), file claims for benefits, notify the plan of an appeal of a claim that had been denied in whole or in part, and similar notifications.

The recent guidance requires the plans to provide you with additional flexibility (grace periods) regarding these elections, notices, payments, etc. due to the coronavirus pandemic. When determining what your deadline is for these events, the plans must simply disregard the period from March 1, 2020, to the date that is 60 days after the coronavirus national emergency declaration expires. This period is called the "outbreak period."

The outbreak period is disregarded for purpose of determining the deadline for the following elections, payments, and notices:

- Your 30- or 60-day period to exercise HIPAA special enrollment rights.
- The 60-day period to elect COBRA continuation of coverage, following a loss of your employer-sponsored coverage due to specific COBRA qualifying events.
- Your 45-day grace period to make your first COBRA premium payment following the election of COBRA continuation coverage, as well as the normal 30-day grace periods for making monthly COBRA premium payments.
- The date by which you must notify the plan where you experience a COBRA qualifying event and are determined to have been disabled as of the date of that event or within the following 60 days.
- The date by which you or a healthcare provider on your behalf must file a claim for benefits under the plan.
- The date by which you must file an appeal after having a claim denied in whole or in part.
- The date by which claimants must request external review after having certain medical claims denied in whole or in part.

Please contact your HR/Benefits department if:

- If you need more information related to how these extensions may affect your situation; or
- If you are trying to process your enrollment at icubabenefits.org and the system indicates your eligibility window has expired.



How Do I Qualify for a Special Enrollment Period?

A Special Enrollment Period (SEP) is a time outside the annual open enrollment period when you can sign up for or drop health insurance coverage. You may qualify for a SEP if you or anyone in your household:

- Married;
- Divorced or legally separated;
- Lost other group health plan coverage;
- Became entitled to or lost Medicare or Medicaid coverage; or
- Had a baby, adopted a child or placed a child for foster care

Note: You are required to submit documents to confirm your eligibility to enroll based on the life event you experienced.



Remember to visit our website—<http://ICUBAbenefits.org>

This user friendly site is your one stop shop for all things benefits! Visit our single sign-on section located below the scrolling banner and gain access to ICUBA's Brand Partners including BCBS MyHealthToolkit and Rally, OptumRx Prescription Drug Portal, Resources for Living EAP and Aetna Navigator, SurgeryPlus+, and of course, the ICUBA MasterCard!

ICUBAcares and OptumRx Working Together for ICUBA Members

ICUBAcares



When it Seems No One Cares, ICUBAcares!

A Change in Formulary

Starting **July 1st, 2020**, OptumRx will implement a new plan formulary. This change will impact over 600 members. If you are impacted, we are trying to contact you NOW to provide useful information regarding available alternative treatment options.

Have you received a letter from OptumRx regarding changes to the formulary impacting one or more of your current prescriptions? If so, we urge you to call ICUBAcares at 877-286-3967 for assistance.

What else can ICUBAcares help with?

Our ICUBAcares Pharmacist Team is ready to:

- Serve as a liaison between your doctor, the pharmacy and the insurance company. We're taking the burden off YOU, the patient!
- Answer questions regarding medications you are currently taking or considering and providing useful information on side effects, drug interactions, contraindications, cost and much more.
- Discuss preferred and non-preferred formulary tier options to save YOU, the patient, money.
- Provide assistance with prior authorization approval to ensure patients get access to the medications they need in a timely manner.

*For more information, feel free to contact
ICUBAcares at 1-877-286-3967.*



NEW!!! Preventative Medications at Zero Cost to You!

Managing your health with preventative medications

Beginning July 1, 2020, your ICUBA pharmacy benefit administered by OptumRx, includes special coverage for generic preventative medications. These medications help protect against or manage a medical condition, such as:

- Preventing blood clots and reducing the risk of a stroke
- Preventing heart disease and reducing blood pressure
- Preventing osteoporosis (a disease that leads to an increased risk of bone fracture)

Your health is important. Taking preventative medications as recommended by your healthcare provider can help you avoid serious illness and high health care costs.

Special coverage for generic preventative medications by ICUBA

The drugs on ICUBA's preventative medications list do not require a copayment. **This means you pay nothing at all!** We are very excited about this new coverage to help our members save money and to also enable you to receive the medications you need to help you live a healthier life.

ICUBA only offers this special coverage for generic medications on the preventative medications list. Preventive medications are a group of products in the ICUBA formulary - which tells you what medications are covered.

Please note that most medications on the formulary have a copay but generic preventative medications do not. To check the cost of any medication, you can:

1. Login at ICUBAbenefits.org, select the single sign on link to OptumRx to log into your personal portal and to find the cost of your medications and alternatives;
2. Speak with a live ICUBAcares Pharmacist Advocate by calling 877-286-3967; or
3. Call OptumRx Healthcare Advisor at 855-811-2213

