

What you should know about your Benefits amidst COVID-19

Capital BlueCross Enhanced Benefits and Coverage

www.capbluecross.com

There are **enhanced benefits and coverage** through the Lafayette College group medical plan with Capital BlueCross. Please [review their website](#) for the most up-to-date information on the coverage enhancements such as NO COST COVID-19 diagnostic testing and in-network inpatient treatment, waiver on early medication refill limits on 30-day prescription maintenance medications, and FREE virtual care visits on medical services.

Eligible Expenses Change: Flexible Spending Account (FSA) and Health Savings Account (HSA)

[Eligible Expenses Tool](#)

The Coronavirus Aid, Relief and Economic Security (CARES) Act permanently reinstated over-the-counter products as eligible expenses for Flexible Spending Account (FSA) and Health Savings Account (HSA) funds without a prescription. Menstrual care products were also added as eligible expenses as part of the legislation.

These changes takes place retroactive to January 1, 2020 so this means you can seek reimbursement from your accounts, if you so choose, for eligible expenses that you may have already paid for using out-of-pocket dollars since January.

Mental Health Support

Employee Assistance Program (EAP)

<https://www.ibhsolutions.com/members/>

- Click on the IBH logo
- Username: IBHEAP
- Password: WL0103
- Click the My Benefits button

Please refer to this web page for **featured articles on managing daily life during the coronavirus outbreak, coping with stress & anxiety, and general information on this free**

benefit available to you and your family. If COVID-19 is affecting your health and general well-being, experienced professionals are available to talk with you. The first step is to call the EAP service at (800) 395-1616 for confidential consultation and resource services ... 24 hours a day, seven days a week.

Behavioral health coverage through Capital BlueCross

If you are a member with Capital BlueCross, you can call the behavioral health number on your ID card for 24/7 support to answer questions about benefits, available services, and finding providers. You can also find more information about your benefits by logging into your secure account.

Capital BlueCross' network of providers includes:

- Psychiatrists
- Psychologists
- Counselors
- Marriage/family therapists
- Clinical social workers
- Alcohol/drug addiction counselors

If you would prefer not to leave your home for care, you have access to mental and behavioral health providers through Capital BlueCross' [Virtual Care app](#).

Lafayette College Retirement Plan

If you are experiencing financial challenges due to COVID-19, there are withdrawal provisions and other elements related to your retirement plan that you may want to be aware of. [Review this information](#) from the CARES Act, which was passed by Congress to ease some of the financial impact of the COVID-19 crisis. It is strongly recommended that you take the time to understand the impact of any withdrawal before taking money out of your retirement account.

TIAA Resources

www.tiaa.org

The **Web Resource Center** provides information, insights and expert analysis to help guide you through turbulent times. Speak with a representative from TIAA at 800-842-2252 to discuss your account or learn about specific options that you may have through the CARES Act if you are in need of financial relief.

Fidelity Resources

<http://www.coronavirusguide.netbenefits.fidelity.com/>

The NetBenefits® homepage can immediately address reassurance needs to help understanding what is happening. There is message at the top of the NetBenefits homepage to provide immediate tips to participants. Speak with a representative from Fidelity at 800-343-0860 to discuss your account or learn about specific options that you may have through the CARES Act if you are in need of financial relief.

Helpful resources on market volatility:

- [Test drive your investment strategy](#)
 - [Keeping calm in choppy waters \(infographic\)](#)
 - [6 Tips to Manage Volatile Markets](#)
 - [7 Principles of Investing in a Volatile Market](#)
 - [Markets, emotions, and you](#)
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Lehigh Valley Health Network (LVHN) COVID-19 Screening and Resources

<https://www.lvhn.org/testing-services/coronavirus-covid-19-care>

LVHN is offering FREE screenings online and over the phone, has several COVID-19 Assess & Test locations throughout the region for assessment following screening, and this link will also provide several health FAQs and resources.

St. Luke's University Health Network (SLHN) COVID-19 Screening and Resources

<https://www.slhn.org/covid-19/protect-yourself/what-st-lukes-is-doing>

Learn what St. Luke's is doing during the COVID-19 and how they are prepared to continue providing care to the community.
