

U.S. Health and Welfare Benefits FAQs (as of May 1, 2020)

These benefits FAQs may update frequently as situations change. You should reach out to Mercer Marketplace or the Robert Half HR Solutions center with any questions. Contact information provided in last question.

Q. Is the COVID-19 test still covered under the medical plans provided by Robert Half?

A. Yes, testing is covered under the Robert Half medical plans and all such employee costs are waived through the current COVID-19 national emergency. This applies to Telehealth/Office/Urgent Care/ER visits including diagnostic fess associated with the test for both in- and out-of-network visits.* If an in-network provider isn't available or you are unsure where to go for testing, please contact your medical carrier (see chart below).

* Out-of-network fees are waived up to the maximum allowable amount.

Q. If I am diagnosed with COVID-19, will my benefits cover the treatment?

A. Yes, treatment is covered under the Robert Half medical plans. Given the importance of treatment for COVID-19, the medical carriers are instructed to waive all employee costs through May 31, 2020. This applies to both in- and out-of-network visits.* After May 31, treatment is covered based on your medical plan's coverage level.

* Out-of-network fees are waived up to the maximum allowable amount.

Please contact your medical carrier (see chart below) if you have specific questions.

Q. I participate in a Robert Half sponsored medical plan, what are the ways that I can access non-COVID related medical care?

A. Due to the increasing challenge of accessing care during the current crisis, Robert Half has instructed the medical carriers to waive employee costs for telehealth (virtual and telephone) visits. Access care by contacting your doctor or use your carrier's telehealth services. Each carrier has agreed based on certain terms (see chart below).

Medical Carrier	Website	Contact	24/7 nurse line	TeleHealth (including video and/or eVisits)	Telehealth Service Costs
Anthem	www.anthem.com/ca/	1.844.594.6178	1.866.670.6654	1-888-LiveHealth Anthem LiveHealth Online	Waived until: 6/14/20
Kaiser	www.kp.org	Call # on ID card	1.866.454.8855	mydoctor.kaiserpermanente.org/ncal/get-care/	Waived for e-mail, telephone and online access @ www.kp.org .
CIGNA	www.Mycigna.com	1.800.244.6224	1.800.244.6224 or # on ID card	1.888.726.3171 www.mdliveforcigna.com/	Waived until: 5/31/20

[Q. I am concerned about the ability to get refills of my prescription. Can I get an early refill?](#)

A. If you are an Anthem or Cigna member and are on a maintenance medication, we strongly recommend that you enroll in the mail-order program to receive a 90-day fill. Call Express Scripts at 1-844-604-9159 to find out more and enroll. Alternatively, if you have received information about the Smart90 retail program, we encourage you to get 90-day fills at CVS or Walgreens.

For easy access to your medication, Express Scripts has been directed to provide three early refills per member within a 365-day timeframe. This early refill applies whether you are enrolled in mail order, Smart90 or refilling a short-term prescription at a retail pharmacy. Keep in mind, many pharmacies are providing home-delivery service for your convenience.

If you are a Kaiser member, please direct your prescription refill request to your doctor.

[Q. Where do I go to ask general questions related to health care or to get helpful information/resources regarding the virus for myself and/or my loved ones?](#)

A. You can call your own personal Health Advocate at 866.695.8622 to answer any questions regarding how to navigate your health care options for you and your family members. For example, they can help you find the nearest COVID-19 testing site. You do not need to be enrolled in Robert Half medical plans to access this service. Your Health Advocate benefit is paid by Robert Half and there is no cost to you.

[Q. The public concern over COVID-19 is overwhelming - can I get support in coping with my anxiety and stress on the topic?](#)

A. Yes. It's perfectly normal to feel some anxiety or stress when a critical event happens like this. Robert Half's EAP provider, Magellan, has trained specialists who can provide lots of support and resources to help you.

Medical Carrier	Website	Contact	TeleHealth (including video and/or eVisits)
Magellan EAP	www.MagellanAscend.com	1.800.424.4485	Search for "Telehealth" provider

[Q. Can I make changes to my health care benefits?](#)

A. Yes, if you experience a Qualifying Life Event and submit the change **within 30 days** of the life event. Qualifying Life Events are determined by the IRS and allow for changes in health

care benefit coverage outside of open enrollment. For example, if your spouse/domestic partner lost benefits coverage through their employer (loss of other coverage), you can add him/her as a dependent. Other qualifying events include marriage, birth of a baby, divorce, and even a change in your dependent care arrangement (e.g., daycare closures, change in your work hours). For more information, review the “Life Events” tile on roberthalfbenefits.com or contact Mercer Marketplace at 1.855.879.6739, Monday - Friday: 4 a.m. – 7 p.m. PT.

[Q. Can I make changes to my Pre-tax savings account contributions such as to the Health Care, Dependent Care, Commuter and Health Savings Account?](#)

A. Yes, in some cases, please review the chart below for each type of account.

Type of Pre-Tax Savings Account	Can I Change My Contributions?
Health Savings Account (HSA)	Yes, you can make changes at any time.
Dependent Care Flexible Savings Account (DCFSA)	Yes, only if you experience a life event change such as a change in your day care arrangement (see above Q: <i>Can I make changes to my health care benefits?</i>). Note: You must elect this change within 30 days of the event.
Health Care Flexible Spending Accounts (Health Care FSA and Combination FSA)	The IRS allows for changes only for limited life events. For example, if your spouse/domestic partner lost benefits coverage through their employer (loss of other coverage), you can begin or increase contributions. Other events include life/family changes (ex. Marriage, birth, divorce, etc.). For more information, contact a benefits counselor at Mercer Marketplace at 1.855.879.6739, Monday - Friday: 4 a.m. – 7 p.m. PT.
Commuter plans (Transit and Parking)	Yes, you can make changes at any time.

[Q. Who can I contact if I have more questions?](#)

A. You can contact Mercer Marketplace at 1.855.879.6739, Monday - Friday: 4 a.m. – 7 p.m. PT or the Robert Half HR Solutions Center 855.744.6947 or HRsolutions@roberthalf.com