

Things to Think About from a Benefits Perspective During the COVID-19 Pandemic

- **Reimbursement for at-home COVID tests-** Beginning January 15, 2022, MUSC Health Plan primary members are eligible to request reimbursement for over-the-counter COVID-19 tests authorized by the U.S. Food and Drug Administration. Reimbursements are limited to eight tests per covered member in a 30-day period. **Effective January 28, 2022, claims will be processed under the Plan's pharmacy benefit through Express Scripts. BlueCross will no longer process claims for at-home tests.** Members should call their local network pharmacy to see if they have over-the-counter COVID-19 tests available. At the local network pharmacy, members should take the COVID-19 test to the pharmacy counter just like they would when filling a prescription. Members should not use the regular checkout lane. Members should show the pharmacy their Express Scripts identification card. The over-the-counter COVID-19 test should automatically ring up at no cost to the member, which means the member does not need to file a claim. A list of frequently asked questions is located [here](#). Visit [our COVID-19 updates webpage](#) to find the most recent information pertaining to COVID-19 and State Health Plan benefits.
- **Free COVID test kits-** Starting Jan. 18, one can visit <https://www.COVIDtests.gov/> to order their free at-home tests or you can go directly to the United States Postal Service order form here: <https://special.usps.com/testkits>.
- **MUSC COVID-19 Testing** – MUSC is continuing efforts to prioritize COVID-19 testing for symptomatic care team members, employees and students ONLY (not for asymptomatic testing, exposures, travel, or non-work-related needs). Details on testing hours of operation, map and more can be found on the COVID-19 Resources intranet page [here](#).
- [MUSC Health Virtual Care](#) is an easy way to be treated for common conditions through online, non-video, interviews and video interview. Online care on your schedule by MUSC doctors and providers. Online visits are free to MUSC employees. No appointments, no wait time and accessible 24/7 for the whole family. If you are concerned about coronavirus (COVID-19) or experiencing respiratory or flulike symptoms such as fever and/or cough, MUSC recommends you speak to an online virtual care provider. Virtual COVID-19 screenings are free. Just use the code COVID19 when you [log in](#).
- [MUSC EAP](#) offers employees and their families free, short term counseling on a range of topics. An operator is available 8:30am-5:00pm, sessions are by appointment only. Contact: Jeni Bowers-Palmer bowersj@musc.edu 843-792-2848. EAP is offering phone and telehealth counseling. You can also visit [MUSC EAP online](#) to schedule an appointment.
- Employees should review their insurance plans and ensure beneficiary information is up to date. Employees are able to review their PEBA plan elections through [MyBenefits](#). Employees enrolled in Basic Life and Optional Life Insurance may update their beneficiary information through MyBenefits. Employees may log into their [Blue Cross Blue Shield](#) account for health and dental plan details and information. For vision plan information, employees may log into their [EyeMed](#) account. For prescription plan information, employees may log into their [Express Scripts](#) account.

- Your Optional Life insurance benefits include access to [MetLife Advantages](#)—a comprehensive suite of valuable services for support, planning and protection when you need it most at no cost to you. Employees and their spouses are provided with unlimited face-to-face or telephone meetings with an attorney for will preparation services and estate resolution services. For more information, call Hyatt Legal Plans at 800.821.6400, 8 a.m. to 7 p.m., Monday-Friday and advise the Client Service Representative that you are with PEBA (group number 200879) and provide the last four digits of your Social Security number.
- Employees enrolled in the South Carolina Retirement Systems or the Police Officers Retirement Systems may review account information and change beneficiary information through [Member Access](#). Members must complete an [Active Member Beneficiary Form](#) (Form 1102) or [Beneficiary/Trustee Designation Form](#) (Form 1103) if they choose to designate any of the following as their beneficiary: Trust, Entity, Charity, or Organization. Employees enrolled in the Optional Retirement Program may update their Incidental Death Beneficiary through Member Access. Please note, if beneficiaries do not have a social security number, the updates must be completed using the [1102 form](#) for PORs and SCRS accounts. To update ORP account beneficiaries, employees will need to contact their vendor. Vendor contact information can be found under the State Retirement Plans heading on our [University Benefits Contact webpage](#). State ORP members can log in to [Member Access](#) to review/update the Incidental Death Beneficiary or complete [1106 form](#).
- Employees enrolled in the [ASI Flex](#) Dependent Care Spending Account may be able to make changes to their account. Employees may change or stop contributions to their Dependent Care Spending Accounts provided they have a change in cost from a provider other than a relative and a change in coverage. Please contact your Benefits Administrator at benefits@musc.edu with any questions.
- For updates regarding your Flexible Spending Accounts, please visit [ASI Flex's website](#).
- Participants in the 401k, 457, or the 403b may be able to access funds due to a hardship caused by COVID-19. Participants that are impacted by the coronavirus may take a loan from their retirement accounts. These include adverse financial consequences due to being quarantined, furloughed, laid off or having work hours reduced; being unable to work due to a lack of childcare; or closing or reducing hours of a business owned or operated by the individual. Please review [account reduction loan FAQ](#) for information regarding loans on 401k and/or 457 plan. Participants will need to contact their retirement vendor for more details. Vendor contact information can be found under the Supplemental Retirement Plans heading on the [University Benefits Contact webpage](#).

Please contact the University Benefits Department at benefits@musc.edu with any questions.