



BENEFITS SUPPORT FOR COVID-19



The health of our County employees and family members is our highest priority. With the novel coronavirus (COVID-19) continuing to have an impact on our community each day, we would like to point you toward the most reliable information and remind you of some of the resources we have in place through your County benefits.

First, it's important to **stay up to date on the latest public health and safety information**, as provided by the [**County of Santa Clara Department of Public Health**](#).

Be sure to check the following resources for additional information:

- [**Centers for Disease Control and Prevention**](#)
- [**World Health Organization**](#)
- [**U.S. Food and Drug Administration**](#)

It's also important to **know about the County benefits that are here to support you and your family**. In addition to comprehensive health care coverage, you have additional resources to help you manage stress and support other aspects of your daily life.

If You Need Medical or Dental Care

If you're enrolled in a County medical or dental plan, you have access to enhanced coverage during the COVID-19 national emergency.

First of all, if you believe you may have been exposed to COVID-19 or have [**COVID-19 symptoms**](#), call your health care provider right away.



Use telemedicine. You can (and should) connect with a doctor by video or phone and avoid going to the doctor's office. All three of the County medical plans offer 24/7 telemedicine services *at no cost to you*. In addition to medical consultations, mental health support is available through the telemedicine providers.

- **Kaiser HMO members:**

- Call the **Appointment and Advice Call Center** at 866-454-8855.
- Schedule either a telephone or video appointment by signing in to kp.org or downloading the **My Doctor Online** mobile app.
- Review all the different ways you can **get care**.

- **Valley Health Plan (VHP) HMO members:**

- Call VHP's 24/7 **Nurse Advice Line** at 866-682-9492.
- See a doctor from your home, via telephone or video, using VHP's telemedicine benefit, **MDLIVE**. Visit [MDLIVE](https://www.mdlive.com) or call 888-467-4614 to activate your account or schedule an appointment (language assistance is available).

- **Health Net POS members:**

- Call **Teladoc** at 800-835-2632 or visit their [website](#).

Get tested if necessary. If a doctor determines you should be tested for COVID-19, the diagnostic test cost will be covered in full by all three of the County medical plans. In addition, any necessary follow-up care for a County medical plan member who has been diagnosed with COVID-19 will be covered in full without any deductible, copay, or cost sharing.

Stay up to date. The three County medical plans continue to update their websites with pages dedicated to all COVID-19-related guidance and recommendations:

- [Kaiser Permanente](#)
- [Valley Health Plan \(VHP\)](#)
- [Health Net](#)

Know that teledentistry is an option. The American Dental Association **has recommended** postponing all elective treatment to protect public health and reinforce social distancing measures. This includes routine check-ups and all non-urgent dental or orthodontic care. But, if you have a dental issue that requires consultation, both of the County dental plans cover teledentistry services. You can stay updated on our dental plans' special COVID-19 resources webpages:

- [Delta Dental](#)
- [LIBERTY Dental](#)

Get reimbursed for OTC medications and supplies. The Coronavirus Aid, Relief and Economic Security (CARES) Act that was enacted into law on March 27, 2020 allows you to use your Health Flexible Spending Account (HFSAs) to pay for over-the-counter (OTC) medications and supplies without a prescription. These items, along with menstrual care products, are now considered qualified expenses by the IRS. This change is retroactive to January 1, 2020.



If You're Feeling Stressed

Telemedicine includes mental health support. If you're concerned about the coronavirus or feeling stressed about anything else, you and your family members can speak with a professional using the telemedicine services available through your County medical plan. Providers who are available to talk by telephone or video conference, 24/7 at no cost to you, include mental health professionals and counselors.

Consider Optum's public crisis line. Optum has established a special, toll-free 24/7 emotional support help line for everyone at no additional cost. Share it with your family and friends: 866-342-6892. Plus, you can find additional COVID-19 support on [Optum's public website](#).

If You'll Miss Work

Review your options. The County's Time Away from Work benefits remain in force, including California State Disability Insurance (SDI), Paid Family Leave (PFL), Long-Term Disability Insurance, Vacation/Scheduled Time Off, Sick Leave, and more.

The Families First Coronavirus Response Act (FFCRA) provides for two new types of paid leave: Emergency Paid Sick Leave and Expanded Family and Medical Leave. Find details on our [County of Santa Clara COVID-19 Employee Guidance web page](#), including procedures for leaves, timekeeping, and recently updated County policies.

If You're Caring for Kids

Change your DCAP contribution, if needed. If your dependent care needs have changed due to a school or childcare center closure, this is considered a qualified status change. You can make changes to your Dependent Care Assistance Program (DCAP) contributions, based on the date of impact to your family (e.g., the date of school/childcare service closure). To make changes, call Navia Benefit Solutions at 800-669-3539 within 31 days of your status change.

If You're Anxious About Your Finances

Focus on the long term. During times of market volatility, you may feel anxious about checking on your Deferred Compensation Plan (DCP) investments and reconsidering your strategies for reaching your financial goals. The DC plan is administered by Fidelity, who also provides access to professionally managed investments and experienced retirement services professionals. Fidelity maintains a special COVID-19 resources page that you can access from [our plan's home page](#).

Take a pause on your student loans. The federal government announced that if you have a federal student loan, you have the option to suspend your payments completely until September 30, 2020, without accruing interest. Reach out to your loan provider to check what options are available to you. Even if you have a private loan (e.g., SoFi), there may be options to assist you during this time.

If necessary, consider a DC Plan loan or withdrawal. The CARES Act provides expanded access to retirement plan accounts for distributions. The County's DC Plan has adopted the expanded withdrawal provisions to ensure that those who qualify will have access to apply for a hardship withdrawal from the Plan. While taking a loan or withdrawing money from your retirement account early should be a last resort, we understand that challenging times call for difficult actions. Before making any decisions about moving money out of your retirement savings, please discuss your options with a tax professional.