

How your Health Coverage and Other Benefits Coordinates with Coronavirus (COVID-19)

SMU has been working proactively with Blue Cross Blue Shield to establish the coordination of benefits for health care related to Coronavirus (COVID-19). Testing to diagnose COVID-19 when medically necessary and consistent with Centers for Disease Control and Prevention (CDC) guidance will be covered at **100%** regardless of the SMU medical plan you and your family may be covered under, all are administered by Blue Cross Blue Shield of Texas. Testing will not be subject to copays or the deductible or co-insurance, and no prior authorization is needed. Treatment cost-sharing related to COVID-19 has also been waived. Treatment related to COVID-19 includes deductibles, copayments and coinsurance. The waiver applies to costs associated with COVID-19 treatment at in-network facilities and treatment for out-of-network emergencies. For questions regarding providers and facilities contact Blue Cross Blue Shield of Texas at bcbstx.com or 877-768-2005. For information regarding your specific plan, please validate your plan within my.SMU and then click here for plan information. Additional questions can be directed to benefitsu@smu.edu.

MDLive

SMU encourages the use of MDLive at all times of the year, however we would like to bring this benefit to the forefront as it is a benefit that you can use from the convenience of your own home. MDLIVE doctors can help treat many conditions including allergies, asthma, nausea, sinus infections, earache and flu. Whether you're at home or traveling, access to an independently contracted board-certified doctor is available 24 hours a day, seven days a week. Please note that due to the Coronavirus, there may be some delays at this time.

IMPORTANT NOTE: Under the CARES ACT, SMU health plans can now cover telehealth services pre-deductible without affecting HSA eligibility.

Your cost depends on your SMU medical plan:
\$2,000 Deductible PPO: **\$10 copay**

\$2,800 HDHP: **\$44 negotiated rate until the deductible has been met, then a \$10 copay**

\$5,000 HDHP: **\$44 negotiated rate until the deductible has been met, then covered at 100%**

Spending Accounts

If you elected into either the Health Care Flexible Spending Account or the Health Savings Account, you can use those accounts to pay toward healthcare expenses on a pre-tax basis. These accounts can pay for medical expenses, including treatment for Coronavirus or prescriptions that your doctor may prescribe should they be needed.

IMPORTANT NOTE: Over-the-counter drugs and medicines not prescribed by a physician can now be reimbursed pre-tax. Menstrual care products are now considered eligible expenses. Examples include tampons, pads, liners, cups, sponges, or similar products.

Caregiving Support Program

Should you or a loved one require care at this time, or if you have concerns pertaining to possible scenarios we would encourage you to contact Cariloop at 972-325-5836. Cariloop is our free caregiving support benefit that allows you to get connected with an on-demand licensed/certified care coach who can assist in navigating caregiving at a time of need. Click [here](#) for additional information outlining how they can support you as well as how you may get set up with them.

Employee Assistance Program

Stress can come from many places and the Employee Assistance Program is available for you in case stress or a separate issue come up, whether from your personal life, workplace, or from Coronavirus (COVID19). The Employee Assistance Program is available 24 hours a day, 7 days a week and you may receive up to three counselling sessions per issue at no cost to you. To initiate a conversation with a specialist, please call Magellan EAP at 877-704-5696.

Alight Solution Health Services

Alight Solution Health Services is available to faculty and staff enrolled in one of the SMU medical plans. Alight will help you find the most affordable care options, from finding doctors to getting cost estimates. They can also help with understanding insurance benefits, find highly rated doctors, schedule your appointments, pay less for prescriptions, save money on health care, and help with medical bills.