

SEPTEMBER 2020

# MPIPHP BENEFIT UPDATES

Covid-19 Benefit Updates



Prepared by: MPIPHP Staff

## MPIPHP DISCLAIMER



### This Is A Brief Summary

- ▶ The information presented here is general, high level and educational in nature.
- ▶ The Trust Documents for the Individual Account Plan, the Pension Plan and the Active and Retiree Health Plans include the complete set of Plan rules.
- ▶ In case of any inadvertent errors in this presentation, the rules in the Plans' Trust Documents will govern.

## Health Plan Updates: Eligibility Accommodations

### Granting Hours

Qualifying Period: 09/22/2019 – 03/21/2020      Eligibility Period: 06/01/2020 – 11/30/2020

Criteria: All Participants who are Currently Eligible or Newly Eligible who have **375** worked + banked hours will be granted up to 25 hours to bring them to 400 hours to meet eligibility.

All Participants who are Currently Eligible or Newly Eligible who have **300** worked + banked hours can submit proof that they would have worked the needed 100 hours but for the COVID production shut-downs. These Participants will be credited with up to 100 hours based on the demonstrated work commitments, to bring them up to 400 hours.

## Health Plan Updates: Eligibility Accommodations

### Granting Hours

Qualifying Periods: 10/27/2019 – 04/25/2020    Eligibility Period: 07/01/2020 – 12/31/2020  
11/24/2019 – 05/23/2020    08/01/2020 – 01/31/2021

Criteria: All Participants who are Currently Eligible have at least **100** worked + banked hours will be granted up to 300 hours to bring them to 400 hours to meet eligibility. (not including COBRA enrollees)

## Health Plan Updates: Eligibility Accommodations

### Special No-Cost COBRA

Qualifying Periods: 12/22/2019 – 06/20/2020    Eligibility Period: 09/01/2020 – 02/28/2021  
01/26/2020 – 07/25/2020    10/01/2020 – 03/31/2021

Criteria: All Participants who are Currently Eligible having at least **100** worked + banked hours will be offered up to 6-months of special no-cost COBRA coverage. Qualified Participants must elect using the special COBRA election form, mailed to qualified Participants.

No-Cost shall mean that the standard COBRA premiums will be waived during the applicable Benefit Period; however, payment of the premiums otherwise due under the MPIHP Active Health Plan will be required.

## Health Plan Updates: Eligibility Accommodations

### Special No-Cost COBRA

Qualifying Period: 02/23/2020 – 08/22/2020    Eligibility Period: 11/01/2020 – 04/30/2021

Criteria: All Participants who are Currently Eligible having at least **55** worked + banked hours will be offered up to 6-months of special no-cost COBRA coverage. Qualified Participants must elect using the special COBRA election form, mailed to qualified Participants.

No-Cost shall mean that the standard COBRA premiums will be waived during the applicable Benefit Period; however, payment of the premiums otherwise due under the MPIHP Active Health Plan will be required.

## Health Plan Updates: Waiver of Health Premiums

The Board of Directors granted two consecutive waves of “premium holiday” for a total of 6-months of no premium payments for currently-enrolled dependents. Starting with premiums due March 1, 2020 through August 31, 2020.

## Health Plan Updates: No cost-share for telemedicine \*

Telemedicine visits through the individual plan sites below are offered without co-pay or co-insurance.

Anthem: LiveHealthOnline, through the end of year.

Kaiser: Kaiser Portal, through the end of year.

HealthNet: Teledoc, through end of year

Oxford: AmWell, through September 30, 2020.



## **Health Plan Updates: No cost-share for COVID-19 Testing**

When ordered by a provider, no co-insurance or co-pay for any COVID-19 diagnostic testing. Includes viral testing and antibody testing.

## COMMENTS AND QUESTIONS



### Contact MPI at:

- ▶ [service@mpiphp.org](mailto:service@mpiphp.org)
- ▶ (855) 275-4674  
6:00 AM – 6:00 PM Pacific Time