COVID-19 Benefits Frequently Asked Questions

FAQ during the COVID-19 Outbreak

This guide answers some of the most frequently asked questions for CU benefit-eligible employees and the impact of COVID-19 on CU employee benefits.

FAQ: CU Health Plan

Q. Where can I get my medical ID card and/or number for my CU Health Plan?

A. You can obtain your medical ID card and/or number by contacting your insurance carrier directly:
   - **Anthem** – 855-646-4752 (CU Health Plan – Exclusive, Extended and High Deductible)
   - **Kaiser** – 877-883-6698 (CU Health Plan – Kaiser)

Q. Will my CU Health Plan cover testing for the COVID-19?

A. **Anthem** announced its efforts to provide access to coronavirus screening tests for fully-insured, individual, Medicaid and Medicare plan members at no out-of-pocket-cost when medically necessary. The CU Health Plan continues to work closely with Anthem as Anthem develops its operational processes for delivering these diagnostic services at no cost to eligible plan members.
   **Anthem** – 855-646-4752 (CU Health Plan – Exclusive, Extended and High Deductible)

   **Kaiser Permanente** informed the CU Health Plan that cost sharing (deductibles, copayments and coinsurance) will be reduced to zero dollars ($0.00) for medically necessary screening and testing for COVID-19 including the visit, associated lab testing, and radiology services in a plan hospital, emergency or urgent care setting, or medical office.
   **Kaiser** – 877-883-6698 (CU Health Plan – Kaiser)

Q. Who do I contact if I have questions about my coverage or CU Health Plan while university employees are working remotely?

A. If you have questions regarding your plan, covered services, claims, medical facilities, etc:
   - Please contact your medical plan carrier directly:
     - **Anthem** – 855-646-4752 (CU Health Plan – Exclusive, Extended and High Deductible)
     - **Kaiser** – 877-883-6698 (CU Health Plan – Kaiser)
   - OR you can access your plan summaries and full plan booklets on the benefits website.
   - If you are unsure what medical plan you have, you can access this information through your employee portal. Once in the portal, click on the Benefits and Wellness tile and then the Benefits Summary tile. There you will find your benefit plan elections.
   - The CU benefit professionals can be reached for further questions via email at benefits@cu.edu. Emails are answered in the order in which they are received.

Q. What if I am traveling overseas and have a medical emergency?

A. If you are traveling overseas and are enrolled in one of the CU Health Plans, you will be covered for emergency services. Please contact a benefits professional at Employee Services if you have an emergency overseas by emailing benefits@cu.edu.
FAQ: Short Term Disability

Q. Can I file a Short Term Disability (STD) claim if I contract COVID-19?

A. YES - If you are unable to work due to a new injury or illness, you can file an STD claim if you are enrolled in Short Term Disability coverage.

Q. Am I enrolled in Short Term Disability?

A. To determine if you are enrolled in Short Term Disability coverage:

- Review your benefit elections in your employee portal (my.cu.edu).
- Once in the portal, Click on Benefits and Wellness and then Benefits Summary to review your benefit elections.
- If Short-Term Disability is listed under Type of Benefit, you have Short Term Disability coverage.

Q. If my campus has moved to remote work due to COVID-19, can I use Short Term Disability (STD) if I am not sick and my position does not allow me to work remote.

A. NO - in order to use Short Term Disability (STD), you must have a disability or illness that is preventing you from being able to work. Unable to work remotely would not qualify under the plan rules.

FAQ: Leave and Benefits

Q. I am on a current leave and the university is working remotely due to COVID-19, will my benefits remain active?

A. Paid Leave: Yes, your benefits will remain active during that time.

Unpaid Leave: Yes, your benefits will remain active during that time and you will receive a bill in the mail to pay the premiums.

Q. What do I do if I have questions about my paid leave options in relation to COVID-19?

A. Use these links for your campus specific preparedness plan. Each campus will be updating their plan as more information becomes available:

- CU Boulder
- UCCS
- CU Denver
- CU Anschutz Medical Campus
- Systems

FAQ: Payroll

Q. Where can I go with questions about payroll?

A. Please contact our payroll team via email at HCM_Community@cu.edu.
Q. Will I still accrue vacation/sick time if the university is working remotely due to COVID-19?

A. Use these links for your campus specific preparedness plan. Each campus will be updating their plan as more information becomes available:

- CU Boulder
- UCCS
- CU Denver
- CU Anschutz Medical Campus
- Systems

FAQ: Other

Q. What happens if I believe I contracted COVID-19 while at work for the university?

A. Please contact the CU Risk Management team. You can access more information online at www.cu.edu/risk.

Q. Who can I talk to if this situation makes me feel stressed and overwhelmed?

A. If you are a part of the CU Health Plan, all health plans will cover behavioral health services. Find a provider under your CU Health Plan on the website.

All CU employees have access to professional counselors, who offer assistance finding wellness and behavioral health resources or immediate counseling over the phone. Click to learn more or contact the Real Help Hotline at (833) 533-CHAT (2428).

Q. Will there still be in-person sessions for new employee orientations as well as other benefit related events that were already scheduled?

A. Currently the CU Systems office is evaluating these sessions to be able to find ways to continue to service our new and existing employees. We are making alternative arrangements for the workshop series, Basics of CU Health Plans on. Employees will be notified when the workshop becomes available. We will continue to work with each campus to determine the course of action for New Employee Payroll and Benefits Orientations.