



EMPLOYERS SELECT
Insurance Services, Inc.

POST COVID BENEFITS CHECKLIST

SPECIAL UPDATE





GROUP HEALTH INSURANCE

- Share each carriers' mental health benefits and resources with employees.
- Encourage employees to continue to use Telehealth services.
- Consider partial self-funding for cost savings and provider network flexibility.
- Review benefit eligibility and waiting-period provisions for leaves/rehires.
- Determine if returning employees owe any portion of health care premiums paid while on leave.

REMOTE EMPLOYEES

- Be sure you have ample health plan provider access for out-of-state employees.
- Check to see if employees will continue to receive state disability coverage if they moved to a new state. Not all states are as generous as California. You may need to update your disability policy.
- Consider converting to paperless enrollments and open enrollment meetings via webinar.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

- Encourage use of company provided benefits that will help maintain employee well-being and morale, such as an EAP.

FLEXIBLE SPENDING ACCOUNTS

- Determine whether unused portions during an interim absence will be restored upon rehire.
- Review Appropriations Act permitting midyear FSA elections, unlimited carryover amounts, extended grace period, carry forward for aged-out dependents and post-termination FSA reimbursements through 2021.
- Review the CARES Act which permanently allows certain OTC drugs and menstrual care products to qualify for FSA. Visit <https://www.sig-is.org/about-sigis/news-events/cares-act>.

RECRUITING AND RETENTION DIFFICULTIES

- Consider reducing probationary periods for benefits eligibility.
- Add new competitive benefits such as worksite benefits, new FSAs for vacation and training benefits, tax-preferred savings for retirement or college savings, health/wellness benefits such as gym benefits or perhaps a stipend for online health classes, or allowances for home office equipment.

COBRA

- Audit COBRA beneficiaries to ensure election extensions and subsidies were offered to those who qualify.

QUESTIONS

Employers Select Insurance Services is here to provide you with expert knowledge and quality service. Please contact us if you have any questions or would like to schedule an appointment to discuss additional options.