

## 2020 SPECIAL BULLETIN – 2020-4

**DATE:** APRIL 9, 2020

**TO:** PARTICIPANTS IN THE CENTRAL STATES HEALTH FUND

**RE:** **TEAMCARE PLAN AMENDMENT AUTHORIZING COVERAGE FOR EMPLOYEES ON LAYOFF AND FREQUENTLY ASKED QUESTIONS**

The Boards of Trustees of TeamCare – A Central States Health Fund and the Central States Pension Fund have been closely monitoring the impact of the global outbreak of the novel coronavirus 2019 (COVID-19). Our hearts go out to our members and their families, local unions and employers that have been impacted by this unprecedented crisis.

The Board of Trustees of TeamCare have approved a Plan amendment granting up to eight weeks of **TeamCare Layoff Coverage** at no cost to members who are laid off between March 1, 2020 and December 31, 2020.

In cases where a collective bargaining agreement, other written agreement, or any legal obligation requires employer contributions for laid off employees paid to the Fund; the eight weeks of TeamCare Layoff Coverage will begin the week after the employer paid contributions cease.

Members who continue to be laid off at the end of the TeamCare Layoff Coverage may elect COBRA for continued coverage. More information regarding COBRA coverage is included in the **Frequently Asked Questions** below.

### **FREQUENTLY ASKED QUESTIONS**

1. **If an employee is laid off after the paid sick leave and/or the expanded paid family medical leave periods have expired under the Families First Coronavirus Response Act (FFCRA) and CARES Act, is the employee entitled to up to eight weeks of TeamCare Layoff Coverage at no cost?**

Yes. The TeamCare Layoff Coverage is available after the employer's paid contributions required under the FFCRA ends.

2. **Is the TeamCare Layoff Coverage required to be used in consecutive weeks if the employee works intermittently?**

TeamCare Layoff Coverage must be used in consecutive weeks of layoff. If the layoff is intermittent, the eight weeks of TeamCare Layoff Coverage will be applied to those weeks the employee would not be eligible for coverage due to the absence of employer contributions.

3. **Will the TeamCare Layoff Coverage be applied to a week where an employee works less than the required number of days for a full week of benefit coverage (for example, works one day and per CBA needs 3 days for a full contribution)?**

Yes.

4. **Is an employee eligible for short-term disability benefits from TeamCare while receiving the two weeks of paid sick leave or the ten weeks of expanded paid family and medical leave under the FFCRA?**

No. Short-term disability benefits are never payable for a period an employee is receiving compensation from the employer. This includes the paid leave under the FFCRA as well as any compensation paid under a collective bargaining agreement (for example, vacation pay). An employee may be eligible for short-term disability benefits after the paid leave period if the employee is not in a layoff status and would have otherwise returned to work if not for the illness.

**5. Is an employee eligible for short-term disability benefits from TeamCare because the employee is laid off, on a leave of absence or has been terminated by the employer?**

No. Short-term disability benefits are only payable if an employee is unable to work due to a physical disability that has been verified by a health care provider.

**6. If an employee qualifies for a short-term disability benefit from TeamCare, is the employer required to pay contributions during the disability period?**

If contributions are required to be paid by written agreement or the collective bargaining agreement between the parties for an employee absent due to illness or injury, contributions to the respective Funds are required. Please refer to the collective bargaining agreement.

**7. What is COBRA continuation coverage and how is it elected?**

Once TeamCare receives notice that a member has a loss of coverage, COBRA continuation coverage will be offered to the member and each of the qualified beneficiaries. COBRA continuation coverage is a temporary continuation of coverage that lasts up to 24 months due to reduction of hours of work (such as a layoff) or employment termination.

A COBRA notice will be mailed to the member after TeamCare is notified by an employer that a member is inactive, and an employer health contribution is not required. The member can also download the notice at **MyTeamCare.org**. It is important for the member to read the notice carefully and determine whether to submit a COBRA election form to continue coverage within the allotted timeframe.

The cost of coverage varies by plan and will be stated in the COBRA notice. The COBRA notice will also outline the timeframe to elect COBRA and to make the payment.

**NOTE:** Due to the timing of work history reporting and eligibility posted by our vendor partners, certain healthcare claims may be paid inadvertently during a period after coverage ceases. These claims will be recouped by TeamCare for any period a member does not have coverage.

**8. Are there other coverage options besides COBRA Continuation Coverage?**

Yes. Instead of enrolling in COBRA continuation coverage, there may be other coverage options for you and your family through the Health Insurance Marketplace, Medicaid, or other group health plan coverage options (such as a spouse's plan) through what is called a "special enrollment period." Some of these options may cost less than COBRA continuation coverage. You can learn more about many of these options at [HealthCare.gov](http://HealthCare.gov).

If you have a question, we encourage members to utilize our website **MyTeamCare.org** and send your questions through our secure Message Center. The most-up-to date information, resources, and FAQs are available at **MyTeamCare.org**.

BOARD OF TRUSTEES, CENTRAL STATES, SOUTHEAST  
AND SOUTHWEST AREAS HEALTH AND WELFARE FUND, BY:



THOMAS C. NYHAN  
EXECUTIVE DIRECTOR

For more detailed information on the Families First Coronavirus Response Act (FFCRA) and CARES Act, please refer to **Special Bulletin 2020-3** on our website at **MyTeamCare.org**.