CITY OF EUGENE

EMPLOYEE BENEFITS PLAN

Amendment No. 2020-02

Health Plan Revisions

The City of Eugene Employee Benefits Plan and its component City Health Plan, City Hybrid Plan and City Managed Care Plan (the "Plans") and the FSA Flexible Spending Account and TRA Transportation Reimbursement Account Program, respectively, are each amended in the manner prescribed below.

All Health Plans

1. Effective 4/1/20, the City's Plans are updated to reflect the PacificSource Provider Network name change from PSN to Voyager.

2. Effective 3/1/20, during the COVID-19 Outbreak Period, the Plans will allow revocation of current health plan enrollment and will disregard the Outbreak Period as it applies to deadlines for the benefits outlined below. The "Outbreak Period" is defined as the timeframe from 3/1/20 through 60 days following the announced end of the COVID-19 National Emergency or such other announced date.

    - **COBRA and Retiree Health Plan Continuation:** Coverage for Qualified Beneficiaries that is terminated during the Outbreak Period due to missing established Plan deadlines for coverage election, premium payments or disability determination notification may be reinstated retroactively if the deadlines are otherwise met and retroactive premium payments received following the end of the Outbreak Period. Deadlines for providing election notices to Qualified Beneficiaries may be extended by disregarding the Outbreak Period for deadline determination.

    - **Plan Participant Notices:** The Plan will be considered in compliance with respect to plan notices or disclosures that are due during the Outbreak Period so long as the Plan, Plan Sponsors, or Plan Administrators act in good faith and furnish the notices or disclosures as soon as practicable under the circumstances. Throughout the Outbreak Period, the Plan will be considered to be acting in good faith when providing notices and disclosures to plan participants and beneficiaries through electronic communications such as email and websites, so long as the Plan reasonably believes that recipients have access to such electronic means of communication.

    - **HIPAA Special Enrollment:** Plan members with a Qualifying Event will remain eligible for Special Enrollment through 60 days following the end of the Outbreak Period. Coverage and premium due to the Special Enrollment will be effective retroactive to the date they would have otherwise been effective based on the Qualifying Event date.

    - **Health Plan Election Revocation:** During the Outbreak Period, Active Employees covered under the City's Plans may voluntarily revoke their enrollment with written attestation of current enrollment, or intent to immediately enroll, in other qualified health coverage, as outlined on the Health Insurance Revocation Form. The change in coverage will be effective in the month following the date the Health Insurance Revocation Form is received by the City of Eugene Benefit Program.

- **Claims and Appeals:** Deadlines to submit claims, and all appeals, grievance and external review deadlines will be extended by disregarding the Outbreak Period for deadline determination.

Flexible Spending and Account (FSA) Program

3. In response to the COVID-19 Outbreak, the Flexible Spending Account Program will be amended as follows:

   - **2019 Plan Year FSA Grace Period Extension**: The 2019 Flexible Spending Account Grace Period is extended through 12/31/20. Participants may submit Medical and Dependent Care FSA claims incurred from 3/16/20 through 12/31/20 for reimbursement from their outstanding 2019 Plan Year FSA account balance. Claims must be submitted to the FSA Plan Administrator no later than 12/31/20.

   - **2020 Plan Year FSA Mid-Year Election Changes:** For the 2020 Flexible Spending Account Plan Year, employees may enroll, cancel, increase, or decrease FSA Medical or Dependent Care elections on a prospective basis without a qualifying event. An election may not be reduced below the amount that has been reimbursed to the participant year to date or below the amount the participant has contributed year to date. Election changes without a qualifying event must be submitted no later than 11/25/20. Coverage will be effective in the pay period following the date the change is submitted.

   - **Over the Counter Medications**: Effective 1/1/20, a prescription is not required for eligible Over the Counter medications to be reimbursable from a Medical FSA account.

This Amendment 2020-02 and its provisions are approved and accepted.

CITY OF EUGENE

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By: Mia Cariaga (Jul 30, 2020 07:47 PDT)

Mia Cariaga, Central Services Executive Director

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Dated: 07/30/2020