

Benefit coverage for health care related to COVID-19



NASSCO is here for you

The health and well-being of NASSCO employees and their families continues to be our foremost priority during the COVID-19 pandemic. On March 27, a \$2 trillion economic relief package known as the Coronavirus Aid, Relief and Economic Security (CARES) Act was signed into law. NASSCO has made the following changes to our benefits in response to and in addition to those required by the CARES Act.

Is COVID-19 testing covered?

- Testing and diagnostics for COVID-19 is covered at 100%

Will COVID-19 vaccines be covered?

- Once a vaccine becomes available, it will be covered at 100%

How will COVID-19 treatment be covered?

- COVID-19 treatment will be covered just like any other service expense within your your medical plan. Costs will be subject to the normal deductible and copays.

How will telehealth coverage change?

- Effective April 10, 2020, deductible and copayment expenses will be waived for all telehealth appointments with Kaiser as well as Anthem BCBS' LiveHealth Online through the end of 2020. SIMNSA members should call for telehealth information.

See a doctor from home



Avoid risk of exposure from the ER, Urgent Care Clinic and doctors' offices. Connect with a physician or licensed therapist by phone or video conference:

- Kaiser: visit [healthy.kaiserpermanente.org/get-care](https://www.healthy.kaiserpermanente.org/get-care)
- SIMNSA: call **1-800-424-4652 (US)** or **664 231 4747 (MEX)**
- Anthem: visit [livehealthonline.com](https://www.livehealthonline.com) or call **1-888-548-3432**

How do I access my prescription drugs?

- To get the prescriptions you need from home, Kaiser and Anthem members can fill their prescriptions through mail order. SIMNSA members fill prescriptions through your plan.

Get your Rx delivered to your home



Take advantage of our mail order prescription program offering the convenience of receiving prescriptions delivered to your door.

- Kaiser: visit [kp.org/rxrefill](https://www.kp.org/rxrefill)
- SIMNSA: call **1-800-424-4652 (US)** or **664 231 4747 (MEX)**
- Anthem: through of Prime Mail by Walgreens -- visit [alliancerxwp.com](https://www.alliancerxwp.com) or call **1-877-787-3047**

Will Health Savings Account (HSA) and Full Use Flexible Spending Account (FSA) reimbursement Options change?

- Retroactive to January 1, 2020, the following will be considered eligible for HSA or FSA reimbursement:
 - Menstrual products such as tampons or pads
 - Over-the-counter medical products without a prescription from a physician

Contact the General Dynamics Service Center at **1-888-GD-BENEFITS (1-888-432-3633)** with questions. Or, call the member services number to your medical plan: Kaiser members can call **877-813-7297**, SIMNSA members can call **1-800-424-4652 (US)** or **664-231-4747 (Tijuana)** and Anthem members can call **1-844-274-9561**.

401 (k) plan updates related to COVID-19

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The CARES Act could help ease some of the financial impact of the COVID-19 crisis. If you are experiencing financial challenges due to COVID-19, you may be eligible for certain 401(k) loan and withdrawal provisions. We strongly recommend you take the time to understand the impact of any loan or withdrawal before taking money out of your retirement account.



Do I qualify?

- You may be considered eligible if you have experienced one of the following:
 - You, your spouse/dependent is diagnosed with COVID-19 through a CDC-approved test.
 - You have experienced an adverse financial consequence as a result of being quarantined, furloughed, laid off, or having hours reduced; being unable to work due to lack of child care; or other factors as determined by the Secretary of the Treasury.

What are the new options related to withdrawals?

- Withdrawals are available immediately
- Up to \$100K per qualified individual (across all of your 401(k) plans and IRAs).
- Not subject to early withdrawal penalty and not subject to mandatory tax withholding
- You can spread income (and tax impact) related to the withdrawal evenly over a 3-year period (note that you must include the income tax through your own tax filing process).
- You can choose to repay the withdrawal within 3 years (if you elect to repay the withdrawal, it will be treated like a rollover and it will not count against any contribution limit).

Note: If you have other distribution options available, the COVID-19 distribution will not show up as an option. You must call the GDSC to initiate the COVID-19 distribution.

What are the new options related to loans?

- Expanded loan options will be available soon. (Regular loans up to \$50,000 or 50% of your balance are still available subject to the Plan's terms and conditions).
- When the expanded loan options are available, you may request a loan up to \$100,000 or 100% of your account balance. Keep in mind that you are still subject to the maximum number of loans, and any prior or current loans may impact your ability to take an increased loan.
- Once implemented, you may request that any loan repayments due between March 27, 2020 and December 31, 2020 be delayed for up to one year.

If I qualify and want to take advantage of the expanded withdrawal or loan options, what do I do next?

- You are encouraged to review the tax/financial implications with your personal advisor.
- For all options, you will be required to self-certify that you qualify based on the criteria noted above. You are not required to submit paperwork proving that you qualify.
- For the withdrawal option, requests may be made via the GDSC (Fidelity) starting today. Currently, you must call the **GDSC** at **1-888-432-3633** to apply. Your "GD Benefits" account will be updated later this week to allow for online requests.
- The expanded loan options are not yet available. We will communicate further when this option is active.