



# State of New Hampshire

DEPARTMENT OF ADMINISTRATIVE SERVICES  
DIVISION OF RISK AND BENEFITS  
25 Capitol Street – Room 412  
Concord, New Hampshire 03301

Charles M. Arlinghaus  
Commissioner

Joyce Pitman  
Director

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## FAQ's Related to Your State Employee Health Benefits During the COVID-19 State of Emergency

This document provides answers to several of the most frequently asked questions (FAQs) from employees participating in the State of NH Employee Health Benefit Program. You may also access the Employee Portal from the <https://www.nh.gov> website. Click on '[for State employee-retiree information?](#)' to be directed to the page for State Government Employees.

If you have additional questions, contact your agency HR office for assistance. Click [here](#) for your agency contact information.

### **Q1. If I take a paid leave of absence, what happens to my benefits?**

**A1.** If you are taking a paid leave of absence, your benefits will continue. Your agency HR office will work with you to ensure your pay and benefits continue in accordance with laws, policies and procedures related to your particular leave of absence.

### **Q2. Can I continue my health insurance benefits while I am getting paid through a negative leave balance?**

**A2.** Yes. Benefits eligible employees who are currently covered under the State of New Hampshire Employee Benefits Plan will remain covered while they are receiving pay even if leave is paid through a negative sick leave balance.

### **Q3. If I take an unpaid leave of absence, what happens to my benefits?**

**A3.** If you are taking an unpaid leave of absence and your benefits are protected, you must work with your agency HR office to ensure your benefits continue in accordance with laws, policies and procedures related to your particular leave of absence. Contact your agency HR office to learn about leaves specific to COVID-19.

It is important to note that you are required to pay your portion of your health and dental premiums as well as other benefits you wish to continue while you are out on leave. Your agency HR office can assist you with calculating your benefit costs and how to pay for your benefits while you are out on leave without pay.

**Q4. Can I make changes to the amount I elected to contribute to my Medical Flexible Spending Account (FSA) as a result of COVID-19?**

**A4.** Contact your agency HR office to discuss your reason to change your medical FSA amount. The pandemic by itself is not a qualifying event as defined by the IRS. However, there are other qualifying events that may apply based on your circumstances that would allow you to make changes to your medical FSA. For example, you may change your election if you, your spouse, or a covered dependent experience a change in employment status.

If you have questions about your Medical FSA, contact ASIFlex at (800) 659-3035 or email them at [asi@asiflex.com](mailto:asi@asiflex.com).

**Q5. If my daycare needs have changed, will I be able to adjust my Dependent Care FSA election?**

**A5.** Yes. The loss of daycare and/or change in daycare provider are qualifying events as defined by the IRS permitting changes to your Dependent Care FSA. Also, according to the IRS, if your child or children's school closure causes you to pay for childcare or changes your daycare costs, you may open or change your Dependent Care FSA.

Note: The daycare provider must be considered an eligible daycare provider as defined by the IRS.

If you have questions about your Dependent Care FSA, contact ASIFlex at (800) 659-3035 or email them at [asi@asiflex.com](mailto:asi@asiflex.com).

**Q6. How do I make changes to my Dependent Care FSA election?**

**A6.** You may download the 2020 FSA Enrollment/Change form from the Employee Portal or by clicking this link: <https://das.nh.gov/Documents/rmu/active/2020-FSA-Enrollment-Change-Form.pdf>

Completed forms should be forwarded to your agency HR office for processing.

If you have questions about your Dependent Care FSA, contact ASIFlex at (800) 659-3035 or email them at [asi@asiflex.com](mailto:asi@asiflex.com).

**Q7. Will my health insurance cover the COVID-19 testing and the diagnosis?**

**A7.** Yes. There is no cost to you or your covered family members for COVID-19 testing and diagnosis. The State Employee Health Benefit Plan complies with the federal Families First Coronavirus Response Act (FFCRA). In accordance with FFCRA, your deductible for the COVID-19 diagnostic testing as well as the copayment for the in-person or telemedicine provider visit, urgent care center or emergency department visit are waived.

If additional treatment is required beyond diagnosis, you will be subject to applicable deductibles and copayments.

**Q8. Can I use telemedicine services during the COVID-19 pandemic?**

**A8.** Absolutely! In an effort to see patients at home, several primary care providers (PCP) have started offering telemedicine services for COVID-19 and non-COVID-19 related health services. Contact your PCP to see if these services are available.

You can also use other telemedicine providers like LiveHealth Online by copying and pasting the following website <https://startlivehealthonline.com/landing.htm> into your web browser or downloading the LiveHealth Online app to your device.

In order to use telemedicine services, you must use a camera enabled device to connect with doctors through a live video chat on your phone, tablet, or computer.

**Q9. Can I get a loan from my deferred compensation (457b) account?**

**A9.** Yes! You can borrow up to \$50,000 or 50% of your account balance, whichever is less. The easiest way to request a loan is to apply online at [www.nhdcp.com](http://www.nhdcp.com). You can also request a loan by calling Empower Retirement at 1-877-457-3535.

For more information on loans, click this link:

[https://das.nh.gov/hr/documents/NH\\_LoanHighlights.pdf](https://das.nh.gov/hr/documents/NH_LoanHighlights.pdf).

**Q10: Can I talk to someone at Empower Retirement about my deferred compensation (457b) account?**

**A10:** Yes. Like many businesses, the local NH Empower Retirement team is currently not conducting in person meetings at this time. However, they are available by telephone and now WebEx during business hours. They can assist you with paperwork and/or conduct a virtual Retirement Readiness Review.

To contact the Empower representative assigned to your agency, click here:

<https://nhdcp.empower-retirement.com/participant/#/articles/NewHampshire/planResources>.