



US COVID-19 Benefits Resources

Medical Coverage

UnitedHealthcare:

Website: <https://www.uhc.com/health-and-wellness/health-topics/covid-19>

- **COVID-19 testing:** cost is waived
- **COVID-19 vaccines:** cost is waived
- **Access to E-Health:**
 - *Email:* Contact your doctor's office via your medical group website, if available (e.g. Sutter Health Group at <https://www.sutterhealth.org/>)
 - *Care by phone:* 24/7 NurseLine at 866-314-0335 (ph# on back of medical card) – free of charge for UHC members
 - *Video:* 24/7 virtual visits via www.myuhc.com, from the home page click on "Connect With A Doctor Online" – subject to doctor's visit cost
- **Rx:** Early prescription refill/Mail-order 90-day supply available through OptumRx – access through myUHC.com website
- **Emotional support:** Optum Help Line staffed by professionally trained mental health experts 866-342-6892

Kaiser Permanente (California employees only):

Website: <https://healthy.kaiserpermanente.org/health-wellness/coronavirus-information>

- **COVID-19 testing:** cost is waived
- **COVID-19 vaccines:** cost is waived
- **Access to E-Health:**
 - *Email:* Using the www.kp.org website or the Kaiser Permanente phone app, members can contact their doctors for advice at no charge
 - *Care by phone:* For members to answer urgent health questions and to determine what type of care to seek 866-454-8855 (ph# on back of medical card) – free of charge for Kaiser members
 - *Video:* Chat face-to-face remotely with your primary care physician or specialist using My Doctor Online via <https://mydoctor.kaiserpermanente.org/ncal/videovisit/>
- **Rx:** Most prescriptions are available through home delivery at no extra cost: go to www.kp.org/pharmacy, call 800-206-2981, or use the Kaiser Permanente phone app
- **Emotional support:** download Kaiser's MyStrength app – digital tool to help navigate life's challenges that may include depression, anxiety, stress, chronic pain, sleep, substance abuse – go to www.kp.org/selfcareapps to download

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Health and Dependent Care Flexible Spending Accounts

Website: www.myuhc.com

Expansion of FSA Change Options

As part of the COVID-19 relief efforts, The Consolidated Appropriations Act of 2021 provided significant optional flexibility for all Flexible Spending Account (FSA) plans. Please note this relief is temporary and currently not expected to continue beyond the 2021 Plan Year.

Qualifying life events, health plan claim filing, and COBRA deadlines extended through the Outbreak Period or up to one year (whichever is sooner).

Election Changes

You may now make **mid-year** plan changes to your **Health, Limited Purpose, and Dependent Care** FSA elections on a go-forward basis. Life events are not required. Eligibility can be impacted by your or your spouse's medical plan elections. **Retroactive** election changes are still **prohibited**.

To make change or if you are considering making a change to your FSA election, please email Vita at talend@vitamail.com

Dependent Care FSA Age Limit

The age limit for **Dependent Care** FSA claim beneficiaries has been increased by one year.

This will allow dependents who turn age 13 during the last plan year with a regular enrollment period ending on or before January 31, 2020 to be considered eligible dependents through the end of the Plan Year in which they turn 13 (rather than the standard IRS provision of only to the 13th birthday).

This plan provision also allows employees with unused balances for that plan year to apply this rule to claims for reimbursement of the unused balance in the *following* plan year. In other words, a prospective election for a child who is already age 13 is **not** allowed but using up a **prior** year balance for a child who has turned 13 would be.

Increased & Expanded Rollover Provisions

The Health and Limited Purpose FSA rollover maximum will increase from \$550 to your entire **Health/Limited Purpose** FSA balance for the 2020 Plan Year.

In addition, there will be rollovers allowed for all remaining **Dependent Care** FSA balances.

This means as long as you are eligible to have funds rolled over to the following plan year, all remaining 2020 Health, Limited Purpose, and Dependent Care FSA funds will be rolled over and no remaining balance will be forfeited. There will be no cap on the amount of funds which may rollover from the 2020 Plan Year.



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These rollover funds are available immediately and can be viewed at www.myuhc.com. If you have not registered for an account previously, you may do so at any time.

Talend reserves the right to change options available due to legislative updates. Additional updates may occur based on current and future legislation updates/clarification from government entities.

Stress and Coping

Optum Employee Assistance Program (EAP):

Website: www.liveandworkwell.com; company access code ***talend***

- Tips on balancing work and life issues
- Receive no cost counseling from online clinicians
- Access financial calculators
- Customized self-improvement programs available
- Online financial stress assessment
- Self-directed online learning modules on credit, debt, and budgeting
- Tax consultation and preparation
- 25% discount for personal income tax document preparation
- Consultation with a money coach

Optum Help Line:

- Emotional support staffed by professionally trained mental health experts open to all employees regardless of medical coverage **866-342-6892**

Center for Disease Control (CDC):

Website: https://www.cdc.gov/coronavirus/2019-ncov/prepare/managing-stress-anxiety.html?CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fabout%2F coping.html

Disaster Distress Helpline: call 800-985-5990 or text TalkWithUs to 66746

Headspace

Website: www.headspace.com

Headspace is your guide to mindfulness! There are several guided meditations you can choose from related to anything from sleep to stress and anxiety management and health. Headspace can help you stay resilient through challenging times and encourage you on your life journey. Studies have shown that Headspace meditations and programs can help with stress reduction, focus, and even increase happiness in as few as 10 days. Additionally, ease any financial worries and check out Headspace's Mindful Money Meditations (www.headspace.com/meditation/financial-stress) or take a mini course on how to approach money differently. Click [here](#) to enroll today!



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Financial Resources

Fidelity 401(k) Plan:

Website: www.401K.com

Generally, you are not able to take money out of the 401(k) plan if you are actively employed. There are a few exceptions that may be able to help you financially in the short-term. Remember that these decisions to withdraw your money from your account will affect your long-term retirement savings:

- **Loans** – you can borrow up to \$50,000 or 50% of your vested balance (reduced by your highest loan balance in the last 12 months**), whichever is less. You would pay yourself back with after-tax payroll deductions. You can have up to 2 loans at one time.
- **In-Service Withdrawals** – If you are 59-1/2 older, you can request a withdrawal of your vested balance.
- **Hardship withdrawals** – specific IRS criteria must be met. Examples include preventing eviction or foreclosure on your principal residence, paying for health care expenses. You must have exhausted all other withdrawal options in order to take a hardship and you will need to provide documentation to validate the requested withdrawal amount.
- **For those who are being diagnosed or are caring for a spouse/dependent diagnosed with COVID-19, or are financially impacted by COVID-19 due to reduction in work hours or lack of childcare:**
 - You can suspend existing loan payments up to 12 months
 - You can take a loan up to \$100,000 or up to 100% of your vested balance
 - You can withdraw up to \$100,000 or your vested balance without penalty for early withdrawal or mandatory tax withholding
 - Watch for more information from Fidelity on these available options

***Refer to our plan's Summary Plan Description (SPD) for more details. The 401(k) plan SPD is available on our intranet site at [AtTalend](#) – [click here](#) for Plan Documents + Resources or go to www.401k.com.*

SageView Advisory Group

(408) 757-4411

dshnapek@sageviewadvisory.com

Talend offers's this advisor group at no cost to you for retirement planning or investment direction.



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Other areas of financial concern:

Step 4: Minimize debt, save for emergencies



Guidance to address current financial challenges

Issue	Solution	Timing
Reduced income	Government to send checks to individuals	TBD
Student loan repayments	Payment waiver of at least 60 days to many people with federal loans	Available now, call your loan servicer
Tax filing timing	The tax deadline has been postponed three months	The new tax deadline is July 15 th for the 2019 tax year
Keep lights and phones working	Internet and utility providers have offered flexibility	Available now, call your utility company and/or phone and internet provider
Rent or mortgage payments	Some mortgages may be eligible for 60-day suspension of eviction foreclosure. Justshelter.org can provide local advice to renters in distress.	Available now, call your loan servicer or justshelter.org if you are renting and are in distress
Credit card payments	Many banks are offering repayment flexibility	Available now, call your credit card company about flexible options
Additional cash options	Retirement plan may offer a hardship withdrawal or loan feature	Potentially available now, contact your recordkeeper

Tips to maintain FINANCIAL WELLBEING

Though resources may be limited, use this as a time to save and take advantage of assistance programs offered by your company and the government.

SAVE, SAVE, SAVE

Contact your bank/creditors
If you're having trouble paying bills, many utility companies are offering furloughs.

Don't touch your 401(k)...or your face
Borrowing from retirement should be the last resort.

Add to your savings
It may seem counterintuitive, but right now is a great time to invest and save more.

Spend reasonably
Don't overbuy supplies and don't use your credit card unless absolutely necessary.

Employee Assistance Programs (EAP)
Use the resources and protections your employer and government offer you.

#UnumCares