



Live Well, Work Well

Employee Health Benefits Bulletin

June 2020

Bridgewater-Raritan Regional Schools

Your Plans and COVID-19

Timely Tip:

Hot weather is around the corner. Dehydration in the summer makes you more susceptible to heat exhaustion and heatstroke. Try to drink at least eight to ten glasses of water throughout the day.

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The coronavirus has brought about many changes to daily life and health-related benefits continue to evolve in response. Check out these reminders and updates:

Support from Horizon BCBSNJ

Feeling anxious or stressed? Connect with an informative online video or webinar: Horizon BCBSNJ offers [virtual events](#) covering topics like self-care, mindfulness, yoga, and more.

Through June 30, 2020, *Horizon CareOnline* telemedicine services continue to be available with no out-of-pocket costs for covered services. Get started at horizonblue.com.

Visit horizonblue.com and log into [member online services](#) to find out about your specific benefits.

Flexible Spending Account (FSA)

Update For employees currently enrolled in the District FSA option, the recent *CARES* (Coronavirus Aid, Relief and Economic Security) Act expanded qualifying expenses to include items

like specified over-the-counter medications, feminine hygiene products, sunscreen, and more without a prescription. See attached and your online FSA account.



Life Events While generally able to change benefit elections only at Open Enrollment, certain events may qualify as an exception, such as: spouse's loss of health coverage, FMLA-related leave, employment status change, marriage, or birth. If such an event occurs in your life, notify the District for options.

July 1 Reminders

Due to a group number update, Horizon BCBSNJ will be sending new medical/prescription ID cards to your home for use after **July 1, 2020**.

Any status changes you made during our recent Open Enrollment take effect **July 1, 2020**.

Slow the Spread

The Centers for Disease Control and Prevention ([cdc.gov](https://www.cdc.gov)) offers steps that can help you, your family, and your community reduce the spread of coronavirus.

Practice good hygiene:

- Stop handshaking; use other noncontact methods of greeting
- Clean hands at the door and schedule regular hand-washing reminders by phone or email
- Increase ventilation by opening windows whenever possible
- Disinfect surfaces like doorknobs, light switches, handles, etc.

Stay home if:

- Feeling sick or under the weather
- A family member at home is sick

If a family member is sick:

- Confine him/her to one room with a closed door
- Designate a single caregiver
- Take extra precautions with those over age 65 or with underlying conditions (those with heart, lung, kidney disease, diabetes, or compromised immune systems)
- Stay home as much as possible especially if feeling under the weather yourself

Avoid crowding when out:

- Maintain 6' distance from others
- Stagger indoor traffic flow
- Prepay or use online transactions when possible



Healthy Recipe

Pan-Roasted Tilapia with Salsa

Ingredients

- 1 lb. tomatillos
- 1/2 c. yellow onion (finely chopped)
- 2 finely chopped serrano chiles
- 3 cloves garlic (peeled and minced)
- 3 tsp. vegetable oil
- 1/4 tsp. Kosher salt
- 1 Tbsp. fresh lime juice
- 1/4 c. fresh cilantro, chopped
- 4 tilapia fillets

Directions

1. Preheat oven to 450° F.
2. To prepare the tomatillos, peel back husk; rinse tomatillos with warm water and cut into quarters.
3. Blend tomatillos, 1 tsp. oil, onion, chiles, and garlic in baking pan; roast 20 minutes or until tomatillos are soft and dark green; cool.
4. Transfer to blender; add salt, lime juice, and cilantro, and puree.
5. Heat 2 tsp. oil in skillet; cook tilapia about 5-6 minutes until golden brown on both sides.
6. Transfer tilapia to serving plate and top with fresh salsa. Serve & enjoy!

National Health Observances

June

National Safety Month
National Safety Council
[nsc.org](https://www.nsc.org)

July

Juvenile Arthritis Awareness Month
Arthritis National Research Foundation
[curearthritis.org](https://www.curearthritis.org)

August

National Immunization Awareness Month
American Academy of Dermatology
[cdc.gov](https://www.cdc.gov)

National Breastfeeding Month
Arthritis Foundation
[usbreastfeeding.org](https://www.usbreastfeeding.org)

KNOW YOUR BENEFITS.

FSA Eligible Expenses Expanded

On March 27, 2020, the Coronavirus Aid, Relief and Economic Security Act (CARES Act) was signed into law. In addition to providing direct financial assistance to Americans, the CARES Act repeals the Medicine Cabinet Tax provision of the Affordable Care Act (ACA), expanding the list of qualifying expenses that can be purchased with flexible spending accounts (FSAs) retroactive to January 1, 2020.

CARES Act and Qualifying Medical Expenses

Under the CARES Act, the definition of a qualifying medical expense now includes certain over-the-counter (OTC) medications and products.

Examples of expenses that are now eligible medical expenses under the CARES Act include, but are not limited to, the following:

- Allergy medicine
- Analgesics (e.g., vaporizing rub)
- Anti-diarrhea medicine
- Anti-gas, Antacid
- Antihistamines
- Anti-inflammatory medication
- Aspirin
- Bandages
- Burn treatments, OTC
- Calamine lotion
- Cold and flu medicine
- Cold sore remedies
- Cold/hot packs
- Condoms
- Contact lens solutions/cleaners
- Cotton balls (sterile)
- Cough drops, cough suppressants
- Decongestants
- Diaper rash treatments
- Elastic wraps
- Expectorants
- Eye drops (nonmedicated)
- Feminine hygiene products
- Fiber laxatives
- First-aid kits
- Heating pads
- Hemorrhoid treatments
- Insect bite/sting medicine
- Medicated lip balm/cream
- Menstrual pain relievers
- Nicotine patches, gum, lozenges
- OTC pain relievers
- Pregnancy test kits
- Prenatal vitamins
- Reading glasses
- Stomach remedies
- Sunburn treatments
- Sunscreen
- Thermometers
- Throat lozenges/cough drops

Please note, this list is not all-encompassing. For more information on your medical spending account, please contact our FSA plan administrator.

Source: [irs.gov](https://www.irs.gov) and [congress.gov](https://www.congress.gov)



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