



# Live Well, Work Well

Employee Health Benefits Bulletin

June 2020

Branchburg Township School District

## 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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INTEGRITY CONSULTING  
GROUP  
104 Interchange Plaza  
Suite 202  
Monroe Township  
New Jersey 08831  
(888) 737-4313

The coronavirus has brought about many changes to daily life and health-related benefits continue to evolve in response. Here are some reminders and updates you should know:

### Support from Horizon BCBSNJ

Feeling anxious or stressed? Connect with an informative online video or webinar: Horizon BCBSNJ offers [virtual events](#) that could help, 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](http://horizonblue.com).

Learn more about how Horizon BCBSNJ can help: visit [horizonblue.com](http://horizonblue.com) and log into [member online services](#) to find out about your specific benefits.

### Flexible Spending Account (FSA)

**Update** For employees who are currently enrolled in the District FSA

option, the recent *CARES Act* (Coronavirus Aid, Relief and Economic Security)

expanded the list of qualifying expenses. These include items like specified



over-the-counter medications, sunscreen, feminine hygiene products, and more without a prescription. See the attached flyer and visit your online FSA account for details.

**Life Events Reminder** While generally able to change your benefit elections only during annual Open Enrollment, certain life events may qualify as an exception; these include: spouse's loss of health coverage, FMLA-related leave, change in employment status, marriage, birth, and more. If such an event occurs in your life, notify the District benefits contact immediately to learn about your options.

## 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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*Employee Benefits Specialists*

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