



## YOUR BENEFITS, DISCOVERED

July 2020

# FREE IDENTITY THEFT COVERAGE

Free is a good deal most of the time — and this is one of those times! CIS has contracted with InfoArmor to provide you with voluntary Identity Theft services effective Jan. 1, 2021. To promote the program and help you during the pandemic — when much of our lives are now conducted online — InfoArmor has offered to provide the coverage free to everyone enrolled in (or opted out of) a CIS medical plan through December.

There are multiple steps required to bring this coverage to you. First, we have provided InfoArmor with a census file that identifies everyone currently enrolled in, or opted out of, a CIS medical plan as of July 1, 2020. This provides you with a basic level of coverage, in which monitoring will begin on July 20, 2020, so please be aware you may receive an email from InfoArmor before you complete the registration process. You have the ability to both enhance the coverage, as well as add family members, at no cost, by accessing CIS-Connect (CIS' new online enrollment system). After signing on, you'll see the InfoArmor box which includes a unique ID for you and the link where you need to enter the unique ID to complete the registration process. If you want to take advantage of this free offer, you must register by Sept. 30, 2020. Otherwise, open enrollment — with coverage effective Jan. 1, 2021 — may be your next opportunity to enroll.

The next step is for your employer. Right now, they're going through the annual process of electing what benefits to offer for the 2021 plan year. They have the choice to offer the InfoArmor coverage or not. If they elect the coverage, during open enrollment you'll be required to elect the level

CIS

# Benefit Connections

## Important Note!

When you access CIS-Connect, you'll need to use the latest version of one of the following browsers:

- Chrome
- Firefox
- Edge
- Safari
- Opera

CIS-Connect does not support Internet Explorer. Microsoft has discontinued Internet Explorer — using an old browser is a security risk.

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You have enough to worry about — identity theft doesn't need to be one of your worries.

of coverage you want as you'll be paying the premium starting Jan.

1. The rates are very competitive (\$9.95 per month for employee-only coverage; \$17.95 per month for family coverage). If they elect not to offer the coverage, you'll be allowed to continue the coverage directly with InfoArmor — at the same rates — by calling InfoArmor at (800) 789-2720. You won't have the convenience of paying the premium through payroll deduction, but you still can continue the coverage.

Either way, you receive free coverage for the remainder of the year. This leads us to the next important piece of information.

## CIS-Connect

As you hopefully read in our previous flyer mailed to your home, CIS has a new online enrollment system — CIS-Connect. Due to problems with our previous vendors, we decided to build our own system. Many employers provided valuable feedback into our new system, and, to date, we've received excellent feedback. While there are, and will be, bugs to work through, it's already a much better system for employees and employers.

With the free offer for identity theft coverage, we're using this opportunity to get employees registered in the new enrollment system prior to open enrollment this fall. **The new system has enhanced security features, requiring every employee to register and set up dual-factor authentication.** To register, you must use the same unique email address that was uploaded from the previous system. Although we always recommend use of work email addresses, some chose to use their personal email address. If you can't get on because your email address doesn't match, or if you want to change the email address that was uploaded, contact CIS or your employer. Please note, you cannot access CIS-Connect without a unique email address.

To help you through the registration process, step-by-step instructions are included with this flyer.

## CIS Helpline

Please call the CIS Helpline at (855) 763-3829 if you have questions or need help.

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## COVID-19 Coverage Updates

As the pandemic continues, our carriers have again made changes that impact coverage for you and your family. The following changes may apply to you.

### Regence Members

- Coverage for COVID testing and treatment continue through Dec. 31, 2020, with no cost share.
- Antibody testing is also covered with no cost share, if ordered by a physician, and is medically necessary. Members are also limited to one test per year.
- Enhanced telehealth services are available through Dec. 31, 2020. However, telehealth services are only available from providers who have the technology and meet HIPAA security requirements.

### Kaiser Members

- Coverage for COVID testing and treatment continue through Dec. 31, 2020, with no cost share.
- Antibody testing is also covered with no cost share, but only upon request from members who are symptom free — or if previously symptomatic, more than 14 days have elapsed since the onset of COVID-19.
- Kaiser's current telehealth services will continue.

### Delta Dental Members

The Delta Dental plan is currently self-insured by CIS, which means we can make some coverage decisions. Dental providers are now required to use Personal Protective Equipment (PPE) when providing services to members. Due to the shortage of PPE and increasing costs to purchase it, the ADA has authorized a new charge for PPE that dentists can pass on to their patients. Delta Dental recommended plan sponsors (such as CIS) cover

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this charge through August and our Board of Trustees agreed. If visiting a dentist before Aug. 31, you should not receive a charge for PPE.

For members on an incentive dental plan that requires one visit per year to maintain or increase your benefit level, Delta Dental is still enforcing this requirement. As the pandemic progresses, Delta Dental's decisions could change but this is what they have communicated to us as of the date of this mailing.

### **Kaiser/Willamette Dental Members**

Kaiser and Willamette Dental plans are both fully insured which means CIS doesn't have say on what's covered. Therefore, they will determine what, if any, PPE costs are charged.

### **CIS' Healthcare/Dependent Care Flexible Spending Account (FSA) Plans**

If you participate in CIS' flexible spending account program through ASIFlex, you are eligible for the following changes. If you participate in a different FSA program, you'll need to ask the administrator if these changes also apply to you.

The IRS made two changes to make FSA plans more flexible for employees. First, over-the-counter medications are again reimbursable, and that change is retro to Jan. 1, 2020.

Second, employees can revoke an election, make a new election, or increase/decrease an existing election on a prospective (going forward) basis without any qualifying event. The change can be made on CIS-Connect in the "Update Health Care FSA, Dependent Care FSA and Transit/Parking Reimbursement Accounts" box in the lower right-hand corner of the home page.

*We're committed to being there for you during these difficult times. If you have questions, please reach out to us via the CIS Benefits Helpline, (855) 763-3829.*

### **Over-the-Counter Expenses**

The list of allowable expenses has expanded. Check out the ASIFlex website ([www.asiflex.com](http://www.asiflex.com)) to see the expanded list.

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