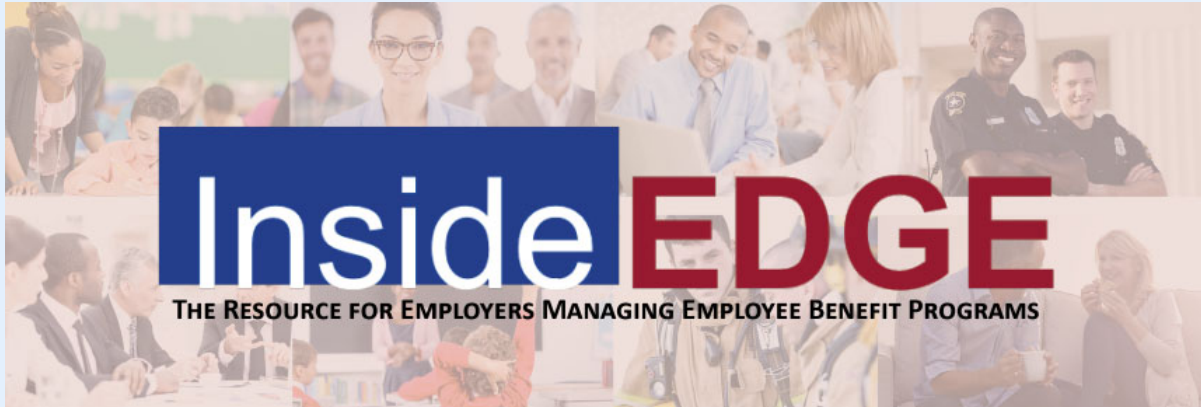


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## 2020 Q2: In This Issue

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## Our Commitment to You

First and foremost, we hope that you, your family, and your colleagues are safe and healthy. During this unprecedented time, we are all adjusting to a new way of life – from social distancing, sheltering in place, and working from home. As the COVID-19 pandemic continues to evolve, U.S. Employee Benefits Services Group (USEBSG) is committed to providing our clients the support and resources needed to minimize the impact to families and businesses. While our offices are following all local and national mandates for social distancing and working from home, rest assured that we are here for you and will continue to be responsive to your needs during this uncertain time. Visit our [COVID-19 Resource Center](#) for the latest news and legislative updates from trusted sources.

## The Value of Telemedicine

Today, more than ever, there is a need for **telemedicine**. We are living in a challenging environment and each day we are learning more about the COVID-19 virus, most importantly, how we can keep ourselves and our loved ones safe. Many people are looking for ways to access health care without going to a medical facility in order to avoid potential exposure to the virus. More people and organizations than ever are turning to telemedicine services to prevent the unnecessary risk of infection and the spread of the coronavirus.

Telemedicine allows members and their dependents to receive medical assistance from board-certified physicians – 24/7/365, so they can have peace of mind knowing they can still tend to their routine health needs. If you would like more information, [USEBSG consultants](#) are available to provide this valuable service for your employees.



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## IRS Allows HDHPs to Cover COVID-19 Costs

The IRS recently issued Notice 2020-15 to advise that high deductible health plans (HDHPs) can pay for coronavirus disease 2019 (COVID-19) testing and treatment before plan deductibles have been met, without jeopardizing their status. Individuals with HDHPs that cover these costs may also continue to contribute to their health savings accounts (HSAs).

The IRS also noted that any COVID-19 testing costs count as preventive care and can be paid for by an HDHP without cost sharing. This announcement is in line with states directing or encouraging health insurance issuers to cover this testing without any cost sharing. Some issuers are voluntarily waiving cost sharing for COVID-19 testing, without a state directive. Self-funded plans may also voluntarily waive these costs due to the public health emergency posed by COVID-19.

Employers with HDHPs should consult with their plan's issuer or benefits administrator regarding their plan's benefits for COVID-19 testing and treatment, including the potential application of any deductible.

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*A Division of U.S. Retirement & Benefits Partners*  
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99 Wood Avenue So., Suite 501 | Iselin, NJ 08830  
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