Date: 06 May 2020

To: All Civilian Employees

Subj: Federal Employees Health Benefits (FEHB) Information in Response to the Coronavirus

1. The Office of Personnel Management (OPM) recently issued FEHB Carrier Letter No. 2020-08, dated April 23, 2020, to Federal Employees Health Benefits (FEHB) carriers regarding their responsibilities under the Families First Coronavirus Response Act and the Coronavirus Aid, Relief, and Economic Security Act. Although this letter is intended for FEHB carriers, we want to share with you some of the changes made in response to the coronavirus. Any questions you have regarding your coverage and coronavirus must be directed to your specific FEHB carrier.

2. Beginning on or after March 18, 2020, all FEHB carriers must provide coverage, waive cost sharing (including deductibles, copayments, and coinsurance), and waive prior authorization or other medical management requirements for:
   a. testing for SARS-CoV-2 or the diagnosis of COVID-19, as well as serological testing to detect the presence of antibodies against the virus; and
   b. the office visit related to such testing

3. At this time, there are no evidence-based preventive services or vaccines for the novel coronavirus that causes COVID-19. However, when such services and vaccines become available, FEHB carriers must cover them without any cost sharing.

4. Although not a requirement for telehealth or other remote care services associated with treatment of COVID-19, carriers who have not already done so were informed to strongly consider waiving cost sharing (including deductibles, copayments, and coinsurance). Carriers that offer a health savings account (HSA)-qualified high deductible health plan (HDHP) may offer telehealth and other remote care services in their HDHP without a deductible in view of the telehealth safe harbor under section 3701 of the CARES Act. This safe harbor is applicable up until the start of Contract Year 2022.

5. For more information, you can access the OPM FEHB Carrier Letter No. 2020-08 at https://www.opm.gov/healthcare-insurance/healthcare/carriers/2020/2020-08.pdf. For specific questions regarding your FEHB coverage, contact your health plan provider.

6. If you have other questions about your benefits, call the Benefits Line at 888-320-2917, Monday through Friday, 7:30 a.m. until 7:30 p.m. Eastern Time, except on federal holidays. The TTY number is 866-359-5277.
You may also email your questions to navybenefits@navy.mil. You must include your full name, pay plan, grade, and your contact telephone number. Please do not include Privacy Act or other Personally Identifiable Information such as date of birth or social security number in your email correspondence.

Thank you.

Mary E. Foley