



IMPORTANT NEWS AND HIGHLIGHTS

Flu Season is Here!

As we are still dealing with the ongoing pandemic and now entering flu season, it is critical that everyone continues to be diligent and cautious. This includes wearing masks, physically distancing, washing hands, and staying home if ill.

THTBC is encouraging all employees to get their flu shot this year to help decrease the burden on hospitals and medical staff, as well as to protect yourself and others from contracting or spreading the flu.

THTBC is working with United Healthcare to provide employees the opportunity to receive flu shots at the job site. If a job site has less than 25 employees, we will provide additional guidance on the best location to receive the flu shot.

Employees that may wish to receive their flu shot before the on-site events can find more information [here](#) on locations and scheduling.

The flu vaccine has many [benefits](#), including:

- It can keep you from getting sick with the flu.
- It can reduce the risk of flu-associated hospitalization for children, working age adults, and older adults.
- It is an important preventative tool for people with chronic health conditions.
- It helps protect women during and after pregnancy.
- It can be life saving for children.
- It has been shown to reduce severity of illness in those that get vaccinated but still get sick.
- It protects the people around you like babies and young children, older people, and people with chronic health conditions.

While seasonal influenza viruses are detected year-round in the U.S., flu viruses are most common during fall and winter. The best time for a flu vaccine is September - October. The CDC has more answers for FAQs [here](#).

Quarantine Guidance Update

The Centers for Disease Control and Prevention (CDC) has updated guidance for how long employees should be quarantined at home after testing positive for COVID-19, [reducing the time from 14 to 10 days in most cases](#).

The new timeline reflects evolving information about the coronavirus and its infectious period, the CDC said. "Researchers have reported that people with mild to moderate COVID-19 remain infectious no longer than 10 days after their symptoms began, and those with more severe illness or those who are severely immunocompromised remain infectious no longer than 20 days after their symptoms began."

Deciding when to end home isolation should be based on symptoms rather than testing, the updated guidance advised, listing this timeline:

- Those who tested positive but never develop symptoms can end isolation after 10 days.
- Those who tested positive and have moderate to mild symptoms can end isolation after 10 days if at least 24 hours have passed without a fever and other symptoms have improved.
- Those who tested positive and have severe illness may need to continue isolation for a full 20 days.
- Those who were exposed to the virus but were never tested and have no symptoms should continue to quarantine for the full 14 days.

The CDC noted that under the new rules, "it is possible that a person known to be infected [through testing] could leave isolation earlier than a person who is quarantined because of the possibility they are infected."

BENEFITS

Visit the THTBC Wellness Site with Various Resources for all employees including a summary of current best practices, travel information, policies, benefits information, and more! <https://www.thtbc.com/wellness/>

Department of State Travel Info:
https://travel.state.gov/content/travel/en/travel_advisories/ea/covid-19-information.html

CDC Travel Guidelines:
<https://www.cdc.gov/coronavirus/2019-ncov/travelers/map-and-travel-notice.html>

For additional guidance and policy information, visit:
[thtbc.com/wellness](https://www.thtbc.com/wellness)

Email THTBC: wellness@thtbc.com

Call THTBC: 303-402-1526

Free Access to Telehealth

We expanded access to telehealth to make it easier for you to connect with health care providers from the comfort and safety of your home.

Schedule a free telehealth visit: Sign into your health plan account (www.uhc.com) to access your existing telehealth benefit. We are waiving member deductibles, copays and coinsurance for telehealth visits through our designated telehealth partners.

This service is only available if you are currently enrolled in our health plan.

Employee Assistance Program - Update

THTBC has engaged with a new provider for the Employee Assistance Program (EAP). UNUM is no longer available for the EAP and more details will follow as the EAP transition is finalized. If you need access to the EAP during the transition please contact benefits@thtbc.com.

THTBC Retirement Plan

UPDATES TO YOUR RETIREMENT PLAN UNDER THE CARES ACT

The CARES Act (Coronavirus Aid Relief and Economic Security Act) was enacted on Friday, March 27, 2020. The CARES Act is a \$2 trillion stimulus package intended to help the economy as it suffers from the coronavirus pandemic. The provisions of the CARES Act impact many sectors of the U.S. economy by providing relief to employers and businesses, providing relief to individuals by expanding unemployment benefits, and making direct payments to most Americans. In addition, the CARES Act includes several retirement plan provisions, which allow plan participants who are experiencing COVID-19 related consequences to access their defined contribution plans' funds in certain ways that are not ordinarily permitted.

Certain provisions of the CARES Act apply to "qualified individuals". Qualified individuals are those who experience one or more of the following circumstances:

1. Diagnosed with COVID-19;
2. Spouse or dependent is diagnosed with COVID-19; or
3. Adverse financial consequences as a result of COVID-19, due to quarantine, furlough, lay-off, reduction in work hours, inability to work due to lack of child care, closing or reduction of hours of a business owned or operated by the individual due to the coronavirus, or any other factors as determined by the Treasury Secretary.

Below is a summary of updated plan provisions under the CARES Act that your plan has adopted.

Coronavirus-Related Distributions

Per the terms of the CARES Act, your plan will permit qualified individuals (as defined above) to withdraw up to \$100,000 of their vested account balance for coronavirus-related hardships through December 31, 2020. For this purpose, you, the participant, must certify that you satisfy these conditions in requesting a coronavirus-related distribution, and you should retain appropriate documentation in support of this distribution request in your files. A "Coronavirus-Related Distribution Form" has been created for your plan specifically to request such distributions and may be obtained in the same manner as other plan forms.

The CARES Act waives the 10% early distribution penalty that normally applies to similar hardship distributions, and also waives mandatory federal income tax withholding from such distributions. Per the CARES Act, you have the option to repay these distributions back to the plan within three years of the distribution. Such repayments, if made, will be treated as a direct rollover contribution to the plan. The income tax on the distribution may be paid ratably over a period of three years. You may wish to consult a tax advisor to determine tax withholding and/or tax payment appropriate for your personal situation.

Plan Loans

As allowed under the CARES Act, your plan has increased the loan limits to the lesser of \$100,000 or 100% of your vested account balance (from the existing limit of the lesser of \$50,000 or 50% of your vested account balance). Qualified individuals (as defined above) who are eligible to request a loan from the plan are entitled to request loans under these increased limits for 180 days from the date of the enactment (which is September 23, 2020).

In addition, for any qualified individual who has an outstanding loan (including loans taken prior to the enactment of the CARES Act on March 27, 2020), loan repayments that are required to be made through December 31, 2020 may be delayed for a period of up to one year.

Temporary Waiver of Required Minimum Distributions (RMD)

As permitted by the CARES Act, your plan has waived the RMD requirement for the calendar year 2020. The waiver applies to both 2019 distributions that were required to begin no later than April 1, 2020, as well as 2020 distributions that are required to be taken no later than December 31, 2020. You may, however, voluntarily elect to receive your RMD in 2020. If you should elect to receive, or have already received, an RMD in 2020, you may use the special rollover option available under the CARES Act. You may wish to consult a tax advisor in making this determination.

Feeling worried about coronavirus (COVID-19)?

Anxiety, excessive worrying, feeling helpless, concentration challenges and difficulty sleeping are all unwelcome side effects during times of uncertainty. It's important to understand the difference between effective and ineffective coping techniques so you can better manage your fears. **Here are some tips.**



Click here to view the video:
<https://bit.ly/2Q46fE0>

Don't:

- Engage in destructive thinking: "Sound the alarm!"
- Overexpose yourself to the media
- Assume anyone that coughs or sneezes "has it"
- Withdraw from society
- Ignore your feelings
- Participate in unhealthy eating or drinking habits

Do:

- Practice constructive thinking: "One's thoughts produce one's emotions"
- Get the facts without overreacting
- Keep things in perspective
- Stay physically healthy
- Maintain connections with the important people in your life
- Self-monitor: take your "psychological pulse"
- Know about available resources if additional support is needed

Stay informed:

Follow the guidelines and information provided by the trusted agencies below, including steps to prepare should an outbreak happen in your community, and guidance for travelers.

For all that you need to know, including travel advisories:

www.cdc.gov/coronavirus/index.html

For specific questions, see the CDC's FAQ section:

www.cdc.gov/coronavirus/2019-ncov/faq.html

For information about COVID-19 in your state,

search your state's health department, which works with the CDC to monitor and implement all recommendations:

www.cdc.gov/publichealthgateway/healthdirectories/healthdepartments.html

For up-to-date developments, research, and guidance from government health authorities and the World Health Organization (WHO), go to:

www.idsociety.org/public-health/Novel-Coronavirus



866.799.2691

Email: answers@HealthAdvocate.com

Web: HealthAdvocate.com/members

HealthAdvocateSM

How to Protect Yourself and Others

Accessible version: <https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/prevention.html>

Know how it spreads



- There is currently no vaccine to prevent coronavirus disease 2019 (COVID-19).
- **The best way to prevent illness is to avoid being exposed to this virus.**
- The virus is thought to spread mainly from person-to-person.
 - » Between people who are in close contact with one another (within about 6 feet).
 - » Through respiratory droplets produced when an infected person coughs, sneezes or talks.
 - » These droplets can land in the mouths or noses of people who are nearby or possibly be inhaled into the lungs.
 - » Some recent studies have suggested that COVID-19 may be spread by people who are not showing symptoms.

Everyone should

Clean your hands often



- **Wash your hands** often with soap and water for at least 20 seconds especially after you have been in a public place, or after blowing your nose, coughing, or sneezing.
- If soap and water are not readily available, **use a hand sanitizer that contains at least 60% alcohol.** Cover all surfaces of your hands and rub them together until they feel dry.
- **Avoid touching your eyes, nose, and mouth** with unwashed hands.

Avoid close contact



- **Limit contact with others as much as possible.**
- **Avoid close contact** with people who are sick.
- **Put distance between yourself and other people.**
 - » Remember that some people without symptoms may be able to spread virus.
 - » This is especially important for **people who are at higher risk of getting very sick.** www.cdc.gov/coronavirus/2019-ncov/need-extra-precautions/people-at-higher-risk.html



[cdc.gov/coronavirus](https://www.cdc.gov/coronavirus)

Cover your mouth and nose with a cloth face cover when around others



- **You could spread COVID-19 to others** even if you do not feel sick.
- **Everyone should wear a cloth face covering in public settings** and when around people not living in their household, especially when social distancing is difficult to maintain.
 - » Cloth face coverings should not be placed on young children under age 2, anyone who has trouble breathing, or is unconscious, incapacitated or otherwise unable to remove the mask without assistance.
- **The cloth face cover is meant to protect other people** in case you are infected.
- Do **NOT** use a facemask meant for a healthcare worker.
- Continue to **keep about 6 feet between yourself and others**. The cloth face cover is not a substitute for social distancing.

Cover coughs and sneezes



- **Always cover your mouth and nose** with a tissue when you cough or sneeze or use the inside of your elbow.
- **Throw used tissues** in the trash.
- Immediately **wash your hands** with soap and water for at least 20 seconds. If soap and water are not readily available, clean your hands with a hand sanitizer that contains at least 60% alcohol.

Clean and disinfect



- **Clean AND disinfect frequently touched surfaces** daily. This includes tables, doorknobs, light switches, countertops, handles, desks, phones, keyboards, toilets, faucets, and sinks. www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/disinfecting-your-home.html
- **If surfaces are dirty, clean them:** Use detergent or soap and water prior to disinfection.
- **Then, use a household disinfectant.** You can see a list of [EPA-registered household disinfectants here](#).