



COVID-19

benefits support, resources and FAQs

As the COVID-19 health crisis continues to present unprecedented challenges, BP's top priority is to support the health and safety of our employees and their families. Below you will find important information about how your BP benefits and providers can help you and your family during this time.

Support from your BP medical plan

Teladoc

For non-urgent medical needs, you can avoid exposure to others and keep from overtaxing our medical system by using the telemedicine options available through your BP medical plan. You are encouraged to use telemedicine as your first line of defense for medical issues in order to limit potential exposure in physician offices.

What you need to know:

- Teladoc connects you 24/7 by phone, tablet or computer with a national network of board-certified physicians for consultation, treatment and prescriptions.
- A doctor will contact you to gather information and diagnose a range of medical issues. If needed, they can also send a prescription to your pharmacy of choice.

Register today:

- Aetna participants set up your Teladoc account at [Teladoc.com/aetna](https://teladoc.com/aetna).
- Blue Cross Blue Shield (BCBS) participants at Cherry Point can sign up for MDLive at MDLIVE.com/bcbsil, or phone 888-676-4204.

Copays waived until June 4

BP is committed to providing you with timely access to medical care. To make sure you get the help you need, when you need it, BP will waive copays for COVID-19 testing and all telemedicine calls until at least June 4, 2020.

What you need to know:

- All out-of-pocket costs relating to testing for COVID-19 are waived effective immediately.
- BP will waive all telemedicine copays until at least June 4. In addition to telemedicine services that may be available through healthcare providers, employees can also access [Teladoc](#) (Aetna) or [MDLive](#) (BCBS).

These provisions apply to employees enrolled in Standard, HealthPlus and Health+Savings plans. HMO eligibility may vary.

Questions about benefits? Contact the BP Benefits Center at 800-890-4100 or online via bp.com/lifebenefits. Advocates are available Monday through Friday from 7 am to 7 pm, Central time to provide free, confidential support to employees and retirees enrolled in BP's health plans.

Helpful resources

BP Care

When you need a little extra support, call on BP Care, your employee assistance program (EAP).

What you need to know:

- BP Care provides no-cost support for you and anyone living with you.
- Find support for anything from family and caregiving to emotional support, health and wellness.
- Get help with locating resources, such as day care, schools, automotive, legal, financial and more.

Reach out. Call 800-409-3687 or **access online 24/7** at [EAPHelpink.com](https://www.eaphelpink.com), company code: BP.

Back-Up Care Advantage

Need help finding temporary child care or elder care? With Bright Horizons Back-Up Care you are eligible for 15 days of back-up care per calendar year through a national network of licensed dependent care providers.

Register at [Bright Horizons](#).

PwC

Sudden ups and downs in the stock market often cause people to question their financial strategy. PwC financial coaches are available to help you navigate financial uncertainty.

Call 866-237-6165 to talk to a PwC financial coach Monday through Friday from 8 am to 7 pm Central time.

Key benefits FAQs

Q1. If I have a remaining balance in my Health Care Flexible Spending Account (FSA) after March 31, 2020, can I continue to make claims on that balance due to the Coronavirus?

A. As is customary with your Health Care FSA, you have until June 30, 2020, to submit any claims incurred during the 2019/2020 Plan Year.

Effective April 1, 2020, BP is modifying its Health Care FSA plan to allow employees to carry over up to \$500 from the 2019/2020 Plan Year. The carried over balance (up to \$500) will be added to claims incurred from April 1, 2020 through March 31, 2021, bringing your total election for the 2020/2021 Plan Year to \$3,250, or \$2,750 maximum plus \$500 carried over.

Q2. Is this something I have to elect to do to my FSA, or will it happen automatically?

A. This will take place automatically; you do not have to do anything.

Q3. What happens if I have an unclaimed balance of more than \$500 in my FSA on March 31, 2020?

A. Federal regulations require those amounts to be forfeited.

Q4. If I have a remaining balance in my Dependent Care Spending Account after March 31, 2020, can I continue to make claims on that balance due to the Coronavirus?

- A.** Unfortunately, there are no provisions in the plan that permit BP to extend the current Dependent Care Spending Account claims filing deadlines. Any unused amounts would be forfeited as of March 31, 2020.

Q5. Is BP considering extending medical plan year deductibles and out-of-pocket maximums past the March 31, 2020, cutoff to accommodate medical procedures postponed due to Coronavirus?

- A.** BP recognizes that the March 31, 2020, cutoff is creating some co-pay issues with medical and dental procedures that have been deferred into April/May or later when the deductible or out-of-pocket maximum has already been met. Unfortunately, there are no provisions in the plan at this time that would allow deductible or out-of-pocket maximums to be carried over or modified.

Q6. Can I get a refund on any commuter benefits passes I have paid for and am unable to use due to restrictions on work travel due to Coronavirus?

- A.** Employees who used PayFlex Commuter Benefits to purchase their monthly train pass, you may request a refund for April. Simply submit your April pass/ticket along with a short note stating that you are working from home due to Coronavirus and the last day you used your pass, if at all. You must send the information to the following location with a postmark no later than April 10, 2020:

Commuter Benefits
Re: Returns
265 Winter Street 3rd Floor
Waltham, MA 02451

If applicable, you may also withdraw a future order by either contacting PayFlex at (866) 436-2606, or by going to your commuter site at www.payflex.com by the 12th of the month prior to the ordered pass. More information regarding Coronavirus policies can be found on the site or by calling PayFlex directly.

Unfortunately, METRA is no longer honoring refunds for March through Commuter Benefits.