



COVID-19 BENEFITS FAQS

Use these buttons to jump to specific content in this document:

Benefits FAQs

Mental Health FAQs

Financial FAQs



COVID-19 BENEFITS FAQS

How is testing, treatment, and vaccination for COVID-19 covered under our health plans?

Testing, treatment, and vaccination for COVID-19 is covered at 100% under all of our health plans. You will not have any out-of-pocket costs for the testing, office visit/urgent care, emergency room visit, or vaccine for COVID-19.

Please call your provider before going in for testing — for their safety and the safety of other patients. They will direct you to a testing facility, including mobile testing sites if available in your location.

Can Doctor On Demand physicians order the COVID-19 test?

Yes, Doctor on Demand physicians can assess and order testing when appropriate. Indicate the appointment is for COVID-19 to have it covered at no cost to you. Please be patient — not all testing facilities are honoring their orders and may require assessment by their physicians as well.

I have a non-COVID-19 health issue and I am concerned about going to see my doctor in person. What are my options?

Kaiser members: Kaiser offers many ways to get care without leaving your home — including phone appointments and email consultation. [Schedule visits online](#) or call (866) 454-8855.

UnitedHealthcare (UHC) members:

- Doctor on Demand offers virtual visits with physicians who can treat many conditions such as allergies, colds, the flu, pink eye, urinary tract infections, and other common medical concerns.
- UHC is covering live video-conferencing appointments with UHC in-network providers who have the ability to connect with their patients through virtual care. Please contact your provider's office to inquire about their ability to see you virtually. If you need assistance finding a virtual health provider, or have other care needs, please contact our HealthTeam at (888) 264-0749.

Can I change my Healthcare, Limited Purpose, and Dependent Day Care Flexible Spending Account (FSA) contributions?

You may make changes to your 2021 elections at any time through December 31, 2021. Changes include beginning/ending contributions or changing your prospective contributions. Changes can be made without a qualified family status change, such as a marriage, divorce, or birth of a child.

This temporary change in the FSA rules provides flexibility to adjust your FSA contributions as your situation evolves. Any changes you make to your account will apply on a prospective basis — the IRS will not permit you to make changes retroactively. In addition, changes may not be reduced below the amount that you have already been reimbursed for the year, and all other FSA rules will still apply.

Can I increase my Dependent Day Care FSA contribution to \$10,500 for 2021?

The provision in the American Rescue Plan Act (ARPA) to allow an increase in Dependent Daycare FSA contributions from \$5,000 to \$10,500 for 2021 was voluntary and companies were not required to adopt it. This change was not adopted for the U.S. Roche Dependent Day Care FSA Plan. The maximum amount you may contribute to the plan remains \$5,000.

Expenses eligible for reimbursement under the Dependent Day Care FSA are also eligible for credit on your federal income tax return; however, you cannot use the same expenses for both types of tax savings. Depending upon your family's adjusted gross income level, one mechanism may provide greater tax savings over the other. You may use a combination of both; however, you cannot use both the FSA and the tax credit for the same expenses.

ARPA also increased the amount you could claim as eligible expenses for the federal tax credit in 2021. You may be able to claim an additional amount for the tax credit in 2021, but it depends on your personal tax situation. We cannot provide personal tax advice and suggest that you consult with your personal financial/tax advisor.

How do I make changes to my FSA elections?

To make changes to your elections, [log on to Workday](#) and select the Benefits worklet. From the "Change" column, select Benefits and then "Flexible Spending Mid-Year Allowable Change" as the Benefit Event Type. Enter the Benefit Event Date (the date you are submitting the request, or later), and click Submit. Then, click "Open" to make the change to your FSA election.

Why would I decide to stop, increase, or decrease my FSA contributions?

Some examples:

- In May, you learn that summer camps for your children will be open in June and July. You can begin contributing to a Dependent Day Care FSA to help with those expenses. If you begin contributions in May, you may be reimbursed only for eligible expenses incurred afterward.
- During Open Enrollment last fall, you elected to contribute to a Healthcare FSA for 2021. In April, you decide that your family's budget has changed, and you no longer wish to contribute. You may stop or decrease contributions at any point in 2021, which will apply to the rest of the year.

What is the grace period for the 2020 Dependent Day Care FSA plan year?

The grace period is being extended from March 15 to December 31, 2021. That means balances you have remaining in your 2020 Dependent Day Care FSA can be used for expenses you incur in 2021.

What is the grace period for the 2020 Healthcare FSA and Limited Purpose FSA?

The grace period for the 2020 plan year is not changing and will remain March 15, 2021.

If my spouse/dependent loses their job and health insurance, can I add my dependent to my health plans?

If you have a qualified family status change, or life event, that affects your benefits coverage, you have 31 days from the date of the event to change your benefits. For more information visit the [life events](#) section of [YourLifeYourRewards.com](#).

To change your benefits, [log on to Workday](#), click the Benefits Worklet, then Change Benefits, then select the reason for change, and enter the Benefit Event Date.

Can all employees access the Field Fitness Reimbursement Program? For example, to purchase equipment while we can't use onsite gyms?

No.

Since the onsite gyms are closed indefinitely, are there any programs available to help me stay fit?

It is important that to maintain physical and mental wellbeing during this time. We have partnered with a fitness app called Wellbeats to bring you and your family free online exercise classes. Register to use any of the 500 video workouts. Use the invitation code "b27fdf55."

I tried to purchase over-the-counter (OTC) drugs and menstrual products with my Flexible Spending Account (FSA) card, but it was declined. What should I do?

While OTC drugs without a prescription and menstrual products are now eligible expenses, it will take some time for merchants to update their systems to allow for the use of FSA debit cards to purchase these items. In the interim, you can submit manual claims for reimbursement with the proper documentation. File your claim with UnitedHealthcare via fax, mail or online.

To submit online: [log into your Rally Account](#).

To submit via fax or mail:

- Complete a [Health Care FSA Form](#). Make sure you sign and date the reimbursement request since claims cannot be processed without your signature.
- Send completed form by fax or mail to:
Health Care Account Service Center
P.O. Box 981506
El Paso, TX 79998-1506
Fax: (866) 262-6354

This benefits update is a Summary of Material Modifications (SMM). The purpose is to provide information about changes to the U.S. Roche Medical and Prescription Plan ("Medical Plan") and U.S. Roche Cafeteria Plan ("Cafeteria Plan") that became effective in March 2020. This SMM changes the terms of your Medical Plan and Cafeteria Plan Summary Plan Descriptions (SPDs) and should be considered part of your SPDs. Please keep this SMM with your SPDs. If there is a conflict between this and the plan documents, the plan documents will be followed. The Company reserves the right to amend or terminate the plans at any time.

COVID-19 MENTAL HEALTH FAQS

Working from home is new for me. Is there any advice to help make this transition smoother?

Make it work from home.

- Clarify performance and communication expectations with your manager and team.
- Use video for all virtual meetings.
- Check-in casually and regularly.

Maintain your well-being.

- Follow daily routine activities (e.g., getting dressed for work).
- Work in a designated space with minimal distractions. (This may be difficult at this time with kids or others home — just do your best.)
- Take breaks.
- Practice good self-care strategies.
- Show empathy to your colleagues (e.g., be patient with background noise on calls).

What should I do if I have existing mental health concerns?

Recognize the added stress.

- Coronavirus news may be triggering for individuals with anxiety disorders.
- Social distancing can be extra challenging for individuals with depression.
- Increased stress may contribute to more urges to use substances.

Watch for signs of concern:

- Taking more precautions than what is recommended
- Feeling compelled to monitor media without breaks
- More frequent, more intense mental health symptoms
- Impaired functioning at work, in relationships, or in self-care
- Feelings of hopelessness or helplessness

Take steps to protect your mental health.

- Prioritize media breaks and self-care.
- Be mindful of shifts in your thoughts and behaviors.
- Continue to follow your provider's treatment recommendations.

- Check in with loved ones regularly and let them know if you're struggling.
- If you aren't currently in care, strongly consider re-engaging — services are often available via video or phone.

What are some tips on how to talk to my children about coronavirus?

1. Be prepared.

- Children are very perceptive. Try to channel a sense of calm.
 - Check your thinking (e.g., Are my thoughts helpful or not helpful?).
 - Do some deep breathing.
- Be equipped with the facts and try to anticipate questions.

2. Take a developmentally appropriate approach.

- For children six and under:
 - Consider if a proactive approach may be more harmful than helpful.
 - Be responsive to questions.
- For children older than six:
 - Assess what they know about the virus.
 - If aware, assess how they're reacting emotionally.

3. Offer validation.

- Be mindful of how you respond to “big emotions”:
 - Even if well-intentioned, don't dismiss reactions.
 - Let them know their feelings are valid.
 - Let them know you want to provide comfort.
- Try saying things like:
 - “I can understand why you'd feel scared.”
 - “I want you to know some things that might help you feel less scared.”

4. Offer the facts.

Build on these basic facts, as appropriate, for your child's age and comprehension ability:

- “A virus is something that makes people sick, like a cold.”
- “This virus is new, so people are trying to be extra safe.”
- “Scientists and doctors are working to keep people safe.”
- Put risk in perspective: “It's rare to get sick from this virus, and children seem to be getting sick even less often.”
- Ask them what questions they have.

5. Communicate action steps.

- Encourage hand washing as an important behavior, including:
- How to wash hands: “Be sure to use soap and rub your hands together under warm water so they can get clean.”

- How long to wash hands: “Wash your hands for as long as it takes to sing the Happy Birthday song two times in a row.”
- When to wash hands (e.g., after coughing, sneezing, using the bathroom, and before eating)

What steps can I take to help me cope with my worries about COVID-19?

Five key steps you can take:

1. Follow CDC precautions: Aim for your best, not perfection.

- Practice social distancing.
- Stay home if you’re sick.
- Avoid close contact with people who are sick.
- Wash your hands frequently.
- Avoid touching your eyes, nose, and mouth.
- Cover your mouth with a tissue when you cough or sneeze, and throw the tissue away.
- Clean and disinfect frequently used surfaces with regular household cleaning spray/wipes.

2. Stick to the facts: Current data suggests that most people with COVID-19 have mild symptoms and recover within a couple weeks.

- Misinformation can cause anxiety.
- Even factual information can be sensationalized by news outlets.
- Stick to reputable sources that present facts in a straightforward manner:
 - Centers for Disease Control (CDC)
 - World Health Organization (WHO)
 - Your county (or state) health department

3. Take media breaks.

- While it’s important to stay informed, fixating on the news may worsen existing concerns and trigger unproductive stress and anxiety. Limit your time checking the news to 10 minutes at a time and limit yourself to two–three reputable sources.
- If you suspect distress from consuming the news or social media, ask yourself:
 - “Does this help me take better precautions?”
 - “Does this give me a healthier perspective on coronavirus?”
 - “Do I typically feel better afterward?”
 - If the answer is “no,” consider a break.

4. Check your thinking: Reframe your thinking with a more useful thought.

- Our minds are prone to unhelpful distortions.
- Two common patterns of thinking can create a perfect storm:
 - Catastrophizing — Thinking or imagining in terms of worst-case scenarios

- Probability overestimation — Overestimating the likelihood something is going to happen to you
- Ask yourself:
 - “How accurate is this worry?”
 - “How likely is this worry to occur?”
 - “How helpful is this worry thought?”

5. Prioritize self-care.

- Maintain a daily routine
- Be mindful of screen time
- Connect with loved ones
- Keep a regular sleep schedule
- Eat well
- Exercise regularly
- Ask for help
- Take breaks
- Limit substances
- Keep perspective
- Remember thoughts are not facts
- Be kind to yourself



2020 FINANCIAL FAQS



Genentech
A Member of the Roche Group

Can I obtain a withdrawal from my 401(k) if I've been adversely impacted financially by COVID-19?

Yes, you may obtain a 401(k) withdrawal up to \$100,000, or 100% of your account balance, whichever is less, if you are a qualified individual. These withdrawals are available through December 31, 2020, and are subject to regular income taxation, but not subject to penalty taxes which normally apply to 401(k) withdrawals taken before age 59 ½. By default, these withdrawals are taxed ratably over three years from 2020 through 2022. These withdrawals may also be repaid to the 401(k) Plan within 3 years.

To determine if you are a qualified individual and/or to request a withdrawal, please contact Fidelity at **(800) 269-4015** or 401k.com. Remember that any withdrawal from your 401(k) Plan before retirement age may negatively impact your ability to generate sufficient income from your 401(k) Plan when you retire. We strongly suggest that you consult your personal financial or tax advisor regarding the specific financial and tax implications of taking this withdrawal.