



**Benefits Department**

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## **Benefits FAQs Related to COVID-19**

- **What items related to COVID-19 are offered by the medical insurance coverage?**
  - *Please see the COVID-19 Summary Page and TRS ActiveCare Website for this information. Links for these items are provided in the [COVID-19](#) section of the Benefits Page of the SBISD Website.*
  
- **If I get sick with COVID-19, does the medical insurance cover that illness?**
  - *COVID-19 is covered like any other illness. Standard deductibles and co-insurance would apply.*
  
- **Would disability insurance cover for COVID-19?**
  - *Being home under quarantine related to exposure does not qualify for coverage under disability insurance.*
  - *If an employee with COVID-19 becomes so ill that a doctor certifies that individual as being medically unable to work and is sick longer than the disability waiver period, then coverage may apply.*
  - *Please note that if an employee is adding this benefit for the first time during open enrollment that the coverage will only take effect if the employee is actively at work on September 1 – which is the first day of the new insurance plan year.*
  - *Please note that the disability carrier makes all determinations related to disability claims.*
  
- **Would indemnity insurance (supplemental hospital coverage) cover for COVID-19?**
  - *If an individual is admitted as an in-patient by the hospital and spends the night for at least one night in the hospital, then coverage would apply. A hospital stay deemed as “observation stay” is not covered.*
  
- **Where can I go to get tested for COVID-19?**
  - *Please see the Harris County and State of Texas Testing Links for these items which are provided in the COVID-19 section of the Benefits Page of the SBISD Website.*
  
- **Where can I find COVID-19 insurance information?**
  - *COVID-19 insurance information and resources are posted on the [COVID-19](#) section of the Benefits Page of the SBISD Website.*

*Inspiring minds. Shaping lives.*

**Jennifer Blaine, Ed.D.**, Superintendent of Schools

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