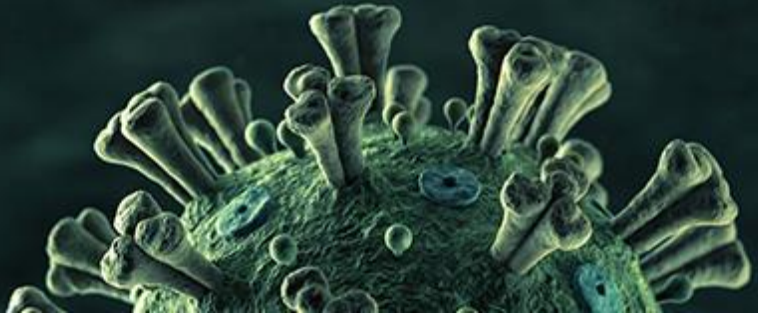


# COVID-19 and the Impact on Stop Loss Insurance



Alterity is actively monitoring the COVID-19 (coronavirus) pandemic. Please see below for consolidated responses from our Stop Loss Center of Excellence carrier panel and the actions they are taking in response to COVID-19.

We will continue to keep you informed as the situation develops. If you have any specific needs or questions please do not hesitate to reach out. Alterity is here to help you navigate these constantly evolving and unique circumstances.

## Berkshire

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### **Will costs associated with COVID-19 be covered under my stop-loss policy?**

Yes, as long as they are covered under your plan and meet the policy terms, as with any other claim.

### **If a Plan is amended to include testing or treatment costs associated with COVID-19 (Coronavirus) as preventive or diagnostic with no member cost sharing, will you require the plan amendment be sent to you for approval?**

No – we will not require that any Plan Amendments addressing these actions be sent to us for prior approval. Effective 3/1/20-8/31/20, the following is supported:

- Waiving deductibles, co-pays and cost sharing on covered participants for COVID-19 testing.
- Waiving cost sharing for virtual visits or telemedicine.
- Permitting early refills of medication to ensure participants have a 30-day supply on hand.

### **If COVID-19 (Coronavirus) causes an unexpected closure of your business and the closure will impact the ability of your plan members to meet eligibility requirements for coverage under your plan, how will stop-loss claims for those members be handled?**

We will support reasonable Plan Sponsor accommodations to Plan eligibility provisions that ensure that eligibility remains in place for those existing Plan participants impacted by COVID-19 driven leaves of absence, temporary furloughs, and quarantines, etc. Please notify us as soon as possible of such accommodations.

### **Response to Travel Restriction Exclusions:**

Berkshire will default to the group's plan document to determine coverage.



## HM Life

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**Will costs associated with COVID-19 be covered under my stop-loss policy?**

Yes, as long as they are covered under your plan and meet the policy terms, as with any other claim.

**If a Plan is amended to include testing or treatment costs associated with COVID-19 (Coronavirus) as preventive or diagnostic with no member cost sharing, will you require the plan amendment be sent to you for approval?**

No. Waived co-pays, deductibles, and cost-sharing on covered participants for COVID-19 testing, and costs applied under the Stop Loss coverage, will be covered with no prior notification to HM Life required. In addition, waived cost-sharing for telemedicine or virtual visits, and costs applied under the Stop Loss coverage, will be covered with no prior notification to HM Life required.

**If COVID-19 (Coronavirus) causes an unexpected closure of your business and the closure will impact the ability of your plan members to meet eligibility requirements for coverage under your plan, how will stop-loss claims for those members be handled?**

Continued coverage for employees who are temporarily on non-medical leave/unable to work remotely per COVID-19 social distancing requirements, as long as said employees are included in the census and applicable premiums are paid, the claims will be covered.

**Response to Travel Restriction Exclusions:**

HM Life will refer to the existing plan document, and stop loss policy, in making the claim determination.

## Sun Life

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**Will costs associated with COVID-19 be covered under my stop-loss policy?**

Yes, as long as they are covered under your plan and meet the policy terms, as with any other claim.

**If a Plan is amended to include testing or treatment costs associated with COVID-19 (Coronavirus) as preventive or diagnostic with no member cost sharing, will you require the plan amendment be sent to you for approval?**

No – Sun Life will not require that the plan amendment be sent for approval.

**If COVID-19 (Coronavirus) causes an unexpected closure of your business and the closure will impact the ability of your plan members to meet eligibility requirements for coverage under your plan, how will stop-loss claims for those members be handled?**

Sun Life will consider employees who were actively-at-work the day before the closure to be eligible under the plan through April 30, 2020, at which time Sun Life will determine whether to extend the date.

**Response to Travel Restriction Exclusions:**

Sun Life will refer to the medical plan document.



## Swiss Re

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### **Will costs associated with COVID-19 be covered under my stop-loss policy?**

Yes, as long as they are covered under your plan and meet the policy terms, as with any other claim.

### **If a Plan is amended to include testing or treatment costs associated with COVID-19 (Coronavirus) as preventive or diagnostic with no member cost sharing, will you require the plan amendment be sent to you for approval?**

Swiss Re will accept the following benefit plan amendments made by our clients. Such amendments may be made retroactive to March 1, 2020.

- COVID-19 Testing at 100% coverage with no deductible, coinsurance or co-payment
- Telemedicine with no deductible, coinsurance or co-payment for any reason
- Removal of prescription refill limitations on maintenance medications to assure an adequate supply in the event of potential quarantine situation

Plan amendments must be submitted to Swiss Re Corporate Solutions by August 30, 2020.

### **If COVID-19 (Coronavirus) causes an unexpected closure of your business and the closure will impact the ability of your plan members to meet eligibility requirements for coverage under your plan, how will stop-loss claims for those members be handled?**

Swiss Re will make the following administrative considerations for policyholders that close their businesses due to COVID-19 for the period of March 1, 2020 through April 30, 2020.

- Plan members considered Actively-at-Work the day prior to closure of the business will be considered Actively-at-Work

Requests must be received by April 30, 2020.

### **Response to Travel Restriction Exclusions:**

Swiss Re will defer to the group's plan and will treat as any other illness, if the participant was otherwise eligible.



## Symetra

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**Will costs associated with COVID-19 be covered under my stop-loss policy?**

Yes, as long as they are covered under your plan and meet the policy terms, as with any other claim.

**If a Plan is amended to include testing or treatment costs associated with COVID-19 (Coronavirus) as preventive or diagnostic with no member cost sharing, will you require the plan amendment be sent to you for approval?**

No – Effective March 12, 2020, Symetra will accept Plan changes related to eliminating employee deductible and/or out-of-pocket charges for the testing of COVID-19 as approved and authorized by the Policyholder's Claims Administrator without sending plan amendments for approval

**If COVID-19 (Coronavirus) causes an unexpected closure of your business and the closure will impact the ability of your plan members to meet eligibility requirements for coverage under your plan, how will stop-loss claims for those members be handled?**

Eligibility accommodations made in response to, or as a consequence of, guidance or requirements from duly authorized federal, state or local governmental entities, will not result in the denial of an otherwise eligible stop loss claim.

**Response to Travel Restriction Exclusions:**

Effective March 12, 2020, Symetra will waive enforcement of the "Travel Warning" exclusion for expenses incurred in connection with the diagnostic testing and/or treatment of COVID-19 as a result of travel to a country covered by a travel advisory issued by the U.S. Department of State due to an outbreak of COVID-19, provided that the Covered Person's travel was initiated before such travel advisory was issued. Symetra will not waive enforcement of the "Travel Warning" exclusion for any such expenses incurred as a result of such travel initiated after issuance of a travel advisory due to an outbreak of COVID-19.



## Voya

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**Will costs associated with COVID-19 be covered under my stop-loss policy?**

Yes – Voya will continue to reimburse in accordance with your plan document.

**If a Plan is amended to include testing or treatment costs associated with COVID-19 (Coronavirus) as preventive or diagnostic with no member cost sharing, will you require the plan amendment be sent to you for approval?**

No – Voya will not require that the plan amendment be sent to us for approval. Any expenses (diagnostic, treatment of, etc.) will be considered eligible under the Voya stop loss policy as long as those expenses are eligible under the employer's plan. This also includes instances where deductibles, co-pays, and coinsurance have been waived.

**If COVID-19 (Coronavirus) causes an unexpected closure of your business and the closure will impact the ability of your plan members to meet eligibility requirements for coverage under your plan, how will stop-loss claims for those members be handled?**

Voya will support covered members as defined by the plan sponsor, including changes made to their plan document and/or employee leave policy related to COVID-19.

**Response to Travel Restriction Exclusions:** Voya will refer to the medical plan document.

*This information has been provided as an informational resource for NFP clients and business partners. It is intended to provide general guidance, and is not intended to address specific risk scenarios. Regarding insurance coverage questions, each specific policy must be reviewed in its entirety to determine the extent, if any, of coverage available for the impact of the Coronavirus. If you have questions, please reach out to your NFP contact.*

