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COVID-19 COVERAGE MEMORANDUM

Revised April 9, 2020

East Coast Underwriters, LLC is committed to supporting our policyholders throughout the COVID-19 pandemic. We are offering the following contract accommodations in order to assist with managing your health plans during this crisis.

We will consider the following as eligible expenses under the Stop Loss Policy, regardless of whether such expenses would be covered under the policy holder's current plan document:

- COVID-19 Testing coverage at 100% (network, usual and customary or referenced based price as applicable) with no deductible, co-payment or coinsurance, upon a doctor's order (as required under the Families First Coronavirus Response Act)
- Telemedicine visits related to COVID-19 symptoms covered same as COVID-19 Testing as noted above.
- Removal of Prescription refill limitations on maintenance medications to assure up to a maximum 90-day supply is available in the event a quarantine situation should arise, if the prescription has been recommended or prescribed by a Physician. Only supplies up to the end of the Stop Loss Policy year will be considered as eligible claims under the Stop Loss Policy.
- The Families First Coronavirus Response Act (FFCRA) requires certain employers to provide their employees with paid sick leave and expanded family and medical leave for specified reasons related to COVID-19. These provisions will apply from April 1, 2020 through December 31, 2020.

At this time, we are not requiring that each Plan Document be amended to reflect the above coverages.

We will also extend Stop Loss coverage with respect to employees on leave of absence or furlough for a period of no more than 90 days while a National Emergency declaration remains in effect with respect

to COVID-19, or longer where it may be required by law, provided the policyholder continues to provide health plan coverage for the plan participant during the leave of absence or furlough, and premium is paid timely for the Stop Loss coverage as required by the Stop Loss Policy.

At this time, we highly recommend, but are not requiring a Plan amendment for the above leave of absence/furlough accommodation. However, any leave of absence or furlough coverage exceeding 90 days will require a Plan amendment. The Plan amendment must be submitted to East Coast Underwriters, LLC as a condition of receiving the corresponding Stop Loss Policy payments. Amendments may be retroactive to March 1, 2020 but must be executed (signed) and delivered to us by August 31, 2020.

We will continue to monitor regulations regarding COVID-19 and will update this Memorandum with our response to any new state or federal legislation which impacts our coverage.