



STOP LOSS POLICY UPDATE – March 30, 2020

HIIG A&H CONFIRMS ADDITIONAL STOP LOSS POLICY POSITIONS RELATED TO COVID-19

Houston International Insurance Group Accident & Health (HIIG A&H) previously confirmed coverage of certain plan provisions allowed under the stop loss policy in response to the COVID-19 virus:

- COVID-19 testing, including cost of provider visit for the purpose of testing, paid up to 100% without application of copays or deductibles
- Unlimited telemedicine for services related to COVID-19
- Early refill of prescriptions, waiving any timing restrictions, on a one-time basis per medication

No plan document amendment or notification will be required for the above provisions, as they are complying with federal mandates.

In addition, **the following new provisions** will be allowed under the stop loss policy, if covered by the underlying Plan, and subject to certain conditions as stated herein:

Coverage Extension for Furloughed Employees - Plans that elect to furlough, or suspend, employees during the COVID-19 crisis, and extend coverage under the Plan during the furlough period, will have their employees recognized as active under the stop loss policy.

- The extension of coverage would apply under the policy as long as the furloughed employee was covered by the Plan on the date the furlough began.
- Minimum hour requirements stated in the Plan will be waived.
- Stop loss premiums must continue to be paid during the furlough period for all affected employees.
- Notification must be given to HIIG A&H. This notification may be in the form of an email or copy of the notice provided to the furloughed employees offering the coverage extension. A formal plan document amendment will not be required during the COVID-19 exception period stated below.

For employees who are laid off or otherwise terminated by the employer, the stop loss policy would follow standard Plan provisions, with continuation allowed by COBRA or state mandated extensions.

Extension of Premium Grace Period - The grace period for payment of stop loss premiums will be extended for an additional 30 days beyond what is outlined in the policy. State and federal mandates will be followed which may further extend the grace period. Please note that claims will not be reimbursed during these grace periods until premiums are paid and up to date.

HIIG A&H has established a COVID-19 exception period from March 1, 2020 through August 31, 2020 for which the above policy considerations will be allowed. State and federal mandates could supersede this time frame where applicable. This exception period may be extended if circumstances warrant.

Please note that due to the fluid and constantly changing actions in relation to COVID-19, HIIG A&H reserves the right to amend its positions taken herein in response to business needs or changes to state or federal laws, regulations or pronouncements.