

March 19, 2020

2019 Novel Coronavirus (COVID-19) ISU

ISU is taking the recent development of this virus outbreak very seriously. The health and well-being of our customers, partners and employees remains our highest priority. We are committed to making sure all essential business processes remain operational for our customers and partners. We are also committed to taking care of our employees.

We have a business continuity plan in place to ensure we are able to maintain our business operations and be there for our customers when they need us. Responses to an event such as the COVID-19 outbreak includes potential work-from-home capabilities being implemented and increasing personal and business hygiene measures. Please know that we are taking precautionary measures to minimize the effects of COVID-19 on our customers, partners and employees.

We are working closely with our partners to address any concerns regarding business disruption issues for our clients and their employees.

ISU will continue to monitor the situation and make changes to our business operations as needed. Business travel has been suspended through April 30, 2020 for our employees.

We understand that our TPA partners, producers and policyholders are exploring ways to keep plan participants secure with coverage options beyond normal benefit structures. ISU will accept the following changes, with or without plan document amendments, if the plan is directed by the plan administrator to cover due to the COVID-19 outbreak effective March 1, 2020:

- Diagnostic testing for COVID-19 at 100% coverage with no deductible, coinsurance or co-payment.
- Telemedicine/Telehealth services at 100% coverage with no deductible, coinsurance or co-payment.
- Will allow early refill of covered medication to ensure participants have a 30-day supply.

In addition, ISU will make the following administrative accommodations for policyholders in the event of quarantine, furlough or temporary business closure due to the national emergency situation with COVID-19 through at least April 30, 2020.

- ISU will follow the employer's eligibility determination to keep an employee on active status.
- Premium Grace period will be extended on a case by case basis.

In these uncertain times, ISU will continue to monitor the situation and update our partners when necessary. We value our clients and partners. Please make sure if you have any additional questions, that you are sending them to ISU so we can address them as soon as possible.