



an **[intact]** company

March 23, 2020

With the rapidly evolving COVID-19 outbreak, we wanted to take a moment to express our concern for all our business partners and our insureds during this difficult time. We have fully implemented remote operations and remain open to serve the needs of our customers and producers.

We continue to monitor the evolving COVID-19 guidance from the federal and state agencies that oversee employer provided self-funded health plans. The OneBeacon stop loss policy does accept Plan changes that are made in order to comply with federal or state law. Based upon the actions announced over the last week, we will accept the following changes retroactive to March 1, 2020 without review of a plan amendment and with no change to rates and factors:

- No pre-authorization requirement for COVID-19 testing
- COVID-19 testing, including cost of provider visit for the purpose of testing, paid up to 100% without application of copays or deductibles
- Waiver of prescription refill limitations for maintenance medications to allow participants to obtain a 30 day supply in advance
- Waiving copays up to \$50 for all telehealth visits
- In the event of temporary business closure due to federal or state requirement or recommendation to suspend or limit operations, in the event of quarantine due to COVID-19, and for any event that triggers leave under the Families First Coronavirus Response Act (FFCRA), OneBeacon will follow the Plan Administrator's decision to keep otherwise actively-at-work plan participants on active status through at least April 30, 2020 or through the period of time mandated under the FFCRA

OneBeacon's acceptance of the preceding changes does not alter any other terms of, conditions of, provisions of, or obligations arising under the stop loss policy. Other proposed plan changes will be considered on a case by case basis subject to the terms of the stop loss policy. We will communicate any updates as the situation dictates.

We value all our partners and customers and support you in your efforts to keep your families and employees safe and healthy. Please contact us to discuss any of your concerns.