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Bardon Insurance Group is closely monitoring the current health pandemic related to COVID-19. We are committed to working closely with our TPAs and Brokers to keep you all up to date. In an effort to ease any concerns that policyholders may have we have identified the following items that can be immediately addressed.

Effective March 1, 2020, for all inforce treaties with **Bardon Insurance Group**:

American National Insurance Company will, notwithstanding anything to the contrary that may be provided in the Treaty, agree that Covered Benefits will include:

- Waiver of Member-Cost Share for COVID-19 Testing for which CDC clinical or epidemiological criteria have been met
- Early refills of medication will be allowed to ensure that members have a 30 day supply of their prescriptions.
- Coverage of Telemedicine with Waiver of Member-Cost Share

The above will be considered as eligible expenses covered by the Plan which Claims were incurred during the Expense Incurral Period and paid during the Expense Payment Period (as these terms are used and otherwise defined in the Treaty).

In addition, any covered employee for whom Actively At Work applies on the last scheduled workday before a COVID-19 caused temporary closure, lay-off or hour reduction will remain eligible under the treaty subject to all other provisions therein and those set forth in the Plan.

Except as expressly provided herein, these allowances made during a time of crisis do not waive or modify any provisions, terms, rights or requirements set forth and provided in the Treaty.

We will continue to monitor the situation and communicate updates as they become available.