



EXCESS REINSURANCE  
UNDERWRITERS AGENCY, INC.

March 20, 2020

To our valued business partners;

Here at Excess Re, our highest priority is for the health and safety of our employees and our business partners. We recognize that these are difficult, unprecedented times for all of us. We have implemented procedures to keep Excess Re 100% operational while ensuring the wellbeing of our employees and our commitment to our clients.

We understand that you and your clients have many questions concerning how COVID-19 might impact your stop-loss coverage. We want to help make the process as simple as possible. Below are several plan change categories that, if made by the Plans our carriers reinsure, would not affect the terms and conditions of their Excess Loss policies. It is important that the Plans formally submit any proposed amendments to Excess Reinsurance by August 30<sup>th</sup>, 2020 so that there is no confusion should a specific or aggregate claim arise. The effective date of any amendment may be as early as March 1, 2020.

1. Waived cost-sharing for testing of COVID-19
2. Waived cost-sharing for telehealth services
3. Waived cost-sharing for FDA approved COVID-19 immunization if such an immunization becomes available
4. Waived pre-authorization for treatment of individuals infected with COVID-19
5. One-time early refill for maintenance medications for all plan participants in order to ensure a 30-day supply
6. Extension of coverage for up to 60 days for employees who are either furloughed or have a reduction in hours. Please note that the full stop-loss premiums must be paid and the full aggregate factors must be accumulated for all such individuals. We will work with your office to establish procedures to better document covered/eligible persons that any plan amendment would impact.

We recognize that the landscape is changing rapidly and we will continue to monitor the impact of COVID-19 on our industry. In the meantime, if you have any question or concerns, please don't hesitate to contact us.

Sincerely,

Brian P. Zidek  
President