



COVID-19

Employer Stop Loss Memo

ACCIDENT & HEALTH

Crum & Forster A&H is closely monitoring the spread of novel coronavirus (COVID-19) and is ready to assist our valued partners and policyholders who have been affected by this recent outbreak.

Our business continuity efforts have long been in place for moments like this. We have robust capabilities for employees to work remotely, allowing us to pivot quickly in this crisis. Nearly all of our employees are working from home during this pandemic, which helps ensure their well-being while continuing to serve our partners and policyholders.

Please note the following updates:

Allowable Plan Changes

Effective immediately, we will honor all requests we receive to revise the Plan for the below items:

- Coverage of physician-ordered COVID-19 testing with no deductible/copay/coinsurance required from the plan participant
- No requirement for preauthorization for COVID-19 testing
- No specific limitations on telemedicine visits
- Enabling plan participants to obtain up to a 30-day supply of prescriptions in advance

Crum will allow its policyholders to make the above changes to their plans by either submitting a plan amendment or by submitting written documentation of changes approved by an executive officer of the policyholder.

Premium Grace Period

We understand the COVID-19 crisis creates challenges for all of us and we are committed to supporting you and your employees. Given the disruption, we are extending our standard policy grace period to 60 days, should you need it, on all coverages. **There is no need to contact us**, as this extension will be granted automatically and no policies will be cancelled for nonpayment of premium during this extended period.

For any state that requests a grace period that extends beyond 60 days, we will follow such guidelines.

We are continuing to monitor activity from our state regulators, and may further extend the grace period as required by applicable state departments of insurance.

NOTE: In the event, there is a policyholder nearing the end of the 60-day grace period, please do NOT cancel or non-renew until referring it to us for review and consideration.

Please also note that regardless of whether or not a plan is revised in writing to meet the new federal standard, Crum & Forster A&H will not deny claims for losses stemming from compliance with the new requirements. However, premium will be required before claims may be paid.

ELIGIBILITY

Changes to the Definition of “Employee” or “Actively at Work”

If a plan participant was considered to be a “covered person” and actively at work the day prior to a COVID-19 related event that no longer allows them to meet the eligibility requirements of the plan, Crum & Forster A&H will allow the policyholder to consider such person to have this same status for a timeframe that aligns with the policyholder’s business practices provided the appropriate premium is received. Please notify us in writing as soon as possible if such an accommodation will be needed, and please submit a Plan amendment implementing these changes as soon as practically possible.

Will Accept If a Revised Contract is Received

For any changes other than those listed above, Crum & Forster A&H will consider such requests on a case-by-case basis, subject to the receipt of a Plan amendment.

We will continue to assess continued eligibility in regards to COVID-19 and provide written notice of any changes to the above policy at least 30 days in advance.

Crum & Forster, Accident & Health



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