

Responding to COVID-19

At Swiss Re Corporate Solutions, we're committed to making the world more resilient, and being responsive during times of uncertainty is integral to that commitment. In light of COVID-19, we wanted to assure you that Swiss Re Corporate Solutions remains fully operational and open for business.

As a result, we are taking the necessary precautions to keep business uninterrupted while still protecting the health and safety of our employees and their loved ones. Measures include:

- Maintaining up-to-date business continuity plans
- Ensuring employees have access to a resilient IT infrastructure and the necessary tools to work remotely
- Implementing social-distancing by splitting the workforce in certain locations; encouraging employees to work from home in others
- Limiting travel and recommending virtual meetings over face-to-face ones
- Informing employees how to detect and avoid illness
- Increasing hygiene measures in all offices globally

Effective immediately, we will accept the following benefit plan amendments made by our clients. Such amendments may be made retroactive to March 1, 2020.

- COVID-19 Testing at 100% coverage with no deductible, coinsurance or co-payment
- Telemedicine with no deductible, coinsurance or co-payment for any reason
- Removal of prescription refill limitations on maintenance medications to assure an adequate supply in the event of potential quarantine situation

Plan amendments must be submitted to Swiss Re Corporate Solutions by August 30, 2020.

We will also make the follow administrative considerations for policyholders that close their businesses due to COVID-19 for the period of March 1, 2020 through April 30, 2020. Requests must be received by April 30, 2020.

- Plan members considered Actively-at-Work the day prior to closure of the business will be considered Actively-at-Work
- We will consider requests for premium payment to be paid within 60 days of the due date

We will continue to monitor all aspects of the impact of COVID-19 closely, both globally and in the United States, and will provide updates as necessary. Please contact your Swiss Re Corporate Solutions Business Development Manager or Account Manager if you have any additional questions.

We hope that you and your loved ones stay safe and healthy.

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Update 3/25/20

Our original "Responding to COVID-19", issued on March 16, 2020, is updated as follows. All other provisions remain unchanged.

- COVID-19 Testing

No plan amendment is required when adding coverage for COVID-19 testing at 100% with no deductible, coinsurance or co-payment.

- Actively-at-work

Plan members considered actively-at-work, or otherwise covered pursuant to the terms of the plan, the day prior to closure of the business may be considered actively-at-work no earlier than March 1, 2020 through the current Policy Year. For the purposes of this provision, "closure" includes temporary furloughs or reduction in hours of some or all members.

Policyholders are required to provide notification of closure or furloughs that includes a member list with the following information for each affected member: date of hire, effective date and furlough date. Notices must be received within 60 days of the closure or furlough. Premium must be paid for all plan members considered by the policyholder to be covered and actively-at-work during the billing month. No plan amendment is required.

Notices may be sent to their Business Development Manager or Account Manager.

- Stop-Loss premium payment grace period

Premium payment may be made within 60 days of the due date until further notice. No notification will be required.