



## IMPORTANT INFORMATION REGARDING COVID-19

### Business Continuity

BHSI has activated its business continuity plan, enabling our teammates to work seamlessly from home without business interruption, fully focusing on providing quality service to our customers. As we all find ourselves in uncharted territory, we have what it takes to remain a valued and trusted source in providing stop loss coverage for you. While we look forward to returning to business as usual, we hope that the following actions on our part will help ease our Policyholders' concerns regarding their stop loss coverage.

### Effective March 1, 2020, through December 31, 2020

We will fully support the following actions that our Policyholders may take to respond to Covid-19:

- Waiving deductibles, co-pays and cost sharing on covered participants for COVID-19 testing. No prior notification to us will be required.
- Waiving cost sharing for virtual visits or telemedicine. No prior notification to us required.
- Permitting early refills of medication to ensure participants have a 30-day supply on hand. No prior notification is required.

We will not require that any Plan Amendments addressing these actions be sent to us for prior approval. Though prior notification is also not required, we ask that you notify us as soon as you can as the Plan Sponsor implements any of these changes.

### Eligibility Provisions (Leave of Absence, Furloughs, and Quarantines)

We will support reasonable Plan Sponsor accommodations to Plan eligibility provisions that ensure that eligibility remains in place for those existing Plan participants impacted by Covid-19 driven leaves of absence, temporary furloughs, and quarantines. Please notify us as soon as possible of such accommodations.

### Premium Payment Flexibility

The BHSI stop loss policy has a 45-day Grace Period for the payment of premiums. Should a Plan Sponsor's ability to timely ascertain and pay their premium change as a result unexpected disruptions or closures at various of their locations, please notify us as soon as possible so that we can work together to arrange a mutually acceptable revised payment schedule.

### Timeframe Extensions

On April 29, 2020 the U.S. Department of Labor and the U.S. Department of the Treasury, in consultation with the U.S. Department of Health and Human Services, issued a Final Rule that extends various timeframes applicable to employee benefit plans (Rule). The Rule requires that ERISA Plans disregard the COVID-19 Outbreak Period when determining various deadlines outlined in the Rule. BHSI recognizes that adherence to the Rule could have an impact on our policyholders' stop loss coverage. It is our intent to cover under our stop loss policy actions taken in accordance with the Rule. In doing so, BHSI will not adjust specific rates or aggregate factors as a result of the extensions nor will we require Plan Amendments to address the Rule.

### Please Note:

- We highly recommend that our Policyholders arrange for ACH reimbursement if they haven't already done so. This will insure the quickest claims reimbursement turn-around time. Please reach out to your BHSI Sales Director or go to [MSL.claims@bhspecialty.com](mailto:MSL.claims@bhspecialty.com) for ACH set-up.
- For each reimbursement that we process, we will notify the Policyholder, copy the Producer and/or TPA with a copy of the EOB for their records.

**As the National response to COVID-19 continues to develop, we will continue to respond in ways to assist you with seamless stop loss coverage. Please contact your BHSI Sales Director Specialist should you have additional questions or concerns. As new developments occur, we will keep you informed.**

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