



## IMPORTANT INFORMATION REGARDING COVID-19

### BUSINESS CONTINUITY

Despite Covid-19 BHSI has provided seamless quality service to our customers. As we continue addressing the challenges of the ongoing pandemic, we have remained attentive to your needs and strive to continue to be a valued and trusted source for your stop loss coverage. Having been tested in this way, we believe that our relationship with our clients is even stronger.

While the Covid-19 vaccination rollout continues across the country, we wanted to let you know that the following actions on our part will remain in place to ease our Policyholders' concerns regarding their stop loss coverage

### THE FOLLOWING REMAIN EFFECTIVE THROUGH JULY 31, 2021 (Unless Further Extended by Us)

#### 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, etc. 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 of 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.

### CLAIMS PROCESSING

We know that you count on us to reimburse claims quickly and accurately. Our Claims Team will continue to process and reimburse claims with the same standard of care and expediency that you have come to expect from us.

#### 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.
- 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.

**BHSI Medical Stop Loss**  
Financial Strength  
Exceptional People

**CLAIMS IS OUR PRODUCT.**

**Please contact your BHSI Sales Director Specialist should you have additional questions or concerns.**

**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.**

*The information contained herein is for general informational purposes only and does not constitute an offer to sell or a solicitation of an offer to buy any product or service. Any description set forth herein does not include all policy terms, conditions and exclusions. Please refer to the actual policy for complete details of coverage and exclusions.*