

ASO – BUSINESS DISRUPTION AND STOP LOSS SUPPORT

PLEASE REFER TO OTHER SECTIONS FOR ADDITIONAL INFORMATION.

What should a self-funded employer consider relative to stop loss risk, plan documents, cost projections or other implications concerning COVID-19?

Self-funded clients are considered the plan fiduciary. As such, they are the final authority on plan design provisions and should consult with their professional advisors.

Will UHC-BP stop loss policies follow the underlying plan document to determine eligible, or not covered, stop loss insurance claims?

If UHC-BP is your stop loss carrier, plans that automatically include coverage for services covered based on new Federal legislation (e.g., Family First Coronavirus Response Act) will automatically have eligible plan claims considered eligible charges under the UHC-BP stop loss policy. However, UHC-BP will not automatically include stop loss insurance coverage for plans electing benefits above the Federal requirements.

Eligibility guidelines under UHC-BP stop loss policy will follow the underlying plan design eligibility guidelines. This includes Leave of Absence, Temporary Layoffs, Active at Work Provisions and COBRA. UHC-BP stop loss will also accommodate the Plan's waiver of rehire waiting periods should the Plan choose to change its eligibility rules to do so. The one exception to this provision is that UHC-BP will NOT agree to coverage for newly enrolled individuals covered if a customer holds a Special Enrollment.

For third-party stop loss, if UMR placed the stop loss with one of UMR's preferred stop loss insurers, UMR will assist clients in getting responses to questions from our preferred insurers. For any stop loss placed by a producer directly (not through UMR) with a third party stop loss insurer (including a UMR preferred insurer) it is the clients responsibility for confirming with their stop loss insurer that their stop loss coverage aligns with their plan coverage decisions.

If a client reduces the hours of part of their workforce in response to the COVID-19 National Emergency, can a self-insured company continue to cover those employees?

Yes. If UHC-BP is your stop loss insurer, as long as you continue to pay administrative fees and claims costs, along with your stop loss premium, you may continue to cover reduced-hour employees even though they are not actively at work during the emergency. Please note that you must administer the plan on a uniform, nondiscriminatory basis. You may not choose only certain people for whom you continue to pay claims.

For third-party stop loss, if UMR placed the stop loss with one of UMR's preferred stop loss insurers, UMR will assist clients in getting responses to questions from our preferred insurers. For any stop loss placed by a producer directly (not through UMR) with a third party stop loss insurer (including a UMR preferred insurer) it is the clients responsibility for confirming with their stop loss insurer that their stop loss coverage aligns with their plan coverage decisions as well as any questions about covering reduced hour employees who are not actively at work for some period.

UNITEDHEALTHCARE PROPRIETARY AND CONFIDENTIAL

UnitedHealth care's presentation materials and responses to your questions are intended to provide general information and assistance during this national emergency and do not constitute medical, legal or tax advice. Please contact your medical, legal and tax advisors on how to respond to this situation. The materials and discussion topics do not constitute a binding obligation of UnitedHealthcare with respect to any matter discussed herein.

Some of our products and networks have different features and as a result different guidelines and protocols are applicable to them. Please contact your leadership for additional details.

What about continuation coverage for self-insured plans?

If UHC-BP is your stop loss insurer and your group is subject to COBRA, as long as one person remains actively employed, terminated employees may elect to continue coverage under COBRA under the normal notice and election procedure. If UHC-BP is not your stop loss insurer, be sure to check with your stop loss insurer about any rules it may have regarding minimum enrollment of active employees for stop loss coverage. If the plan has no active employees, the plan is terminated and COBRA is not an option. In that case, employees would have a special enrollment period to enroll in individual coverage. You may contact (800) 827-9990 or <https://www.healthmarkets.com> for individual market coverage options.

For third-party stop loss, if UMR placed the stop loss with one of UMR's preferred stop loss insurers, UMR will assist clients in getting responses to questions from our preferred insurers. For any stop loss placed by a producer directly (not through UMR) with a third party stop loss insurer (including a UMR preferred insurer) it is the clients responsibility for confirming with their stop loss insurer that their stop loss coverage aligns with their plan coverage decision.

What is the process for a self-funded client who decides to cover more than just the test and test-related expenses at no cost share?

Based on federal legislation passed on March 18, all plans are required to cover these services.

Are you offering fee holidays?

No, we are not waiving administrative fees nor stop loss premium if UHC-BP is your stop loss insurer. Our contracts include standard provisions for late payment.

For third-party stop loss, if UMR placed the stop loss with one of UMR's preferred stop loss insurers, UMR will assist clients in getting responses to questions from our preferred insurers. For any stop loss placed by a producer directly (not through UMR) with a third party stop loss insurer (including a UMR preferred insurer) it is the clients responsibility for checking with their stop loss insurer on such questions.

Are furloughed employees eligible for self-funded plans?

Employees remain eligible for coverage if they remain an active employee during periods of temporary layoffs and/or reduction in hours. UMR is reliant on employers to notify us of employment status of their employees. If the employer chooses to pay for their coverage, then you would not notify us of a coverage change and furloughed employees would remain on the plan.

For third-party stop loss, if UMR placed the stop loss with one of UMR's preferred stop loss insurers, UMR will assist clients in getting responses to questions from our preferred insurers. For any stop loss placed by a producer directly (not through UMR) with a third party stop loss insurer (including a UMR preferred insurer) it is the clients responsibility for checking with their stop loss insurer on such questions.

UNITEDHEALTHCARE PROPRIETARY AND CONFIDENTIAL

UnitedHealth care's presentation materials and responses to your questions are intended to provide general information and assistance during this national emergency and do not constitute medical, legal or tax advice. Please contact your medical, legal and tax advisors on how to respond to this situation. The materials and discussion topics do not constitute a binding obligation of UnitedHealthcare with respect to any matter discussed herein.

Some of our products and networks have different features and as a result different guidelines and protocols are applicable to them. Please contact your leadership for additional details.

FINANCIAL, OPERATIONS AND REPORTING

Will renewal rate actions be delayed as a result of the COVID-19 National Emergency?

Renewals and all necessary information will be released on a timely basis.

Is there a way that UMR will be able to provide COVID-19 claims reporting?

UMR is working on reports related to COVID-19 and will make those available as appropriate once claims are processed for payment.

Does UMR have a business preparedness (continuity) plan?

Yes. The plan addresses business continuity strategies for all forms of events natural and man-made including pandemics. The strategies focus on our critical business functions and planning for the worst-case scenarios so that we can react quickly and efficiently adding value to our business and customers, members and other stakeholders through effective risk reduction, compliance with industry, contractual and regulatory standards, and safeguarding our operations and assets.

UNITEDHEALTHCARE PROPRIETARY AND CONFIDENTIAL

UnitedHealth care's presentation materials and responses to your questions are intended to provide general information and assistance during this national emergency and do not constitute medical, legal or tax advice. Please contact your medical, legal and tax advisors on how to respond to this situation. The materials and discussion topics do not constitute a binding obligation of UnitedHealthcare with respect to any matter discussed herein.

Some of our products and networks have different features and as a result different guidelines and protocols are applicable to them. Please contact your leadership for additional details.