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HCC Life Insurance Company operating as  
Tokio Marine HCC - Stop Loss Group

## COVID-19

We will be there for our customers, playing our part in society in times of need. We will balance our strength as an organization with compassion as individuals, looking beyond profit to deliver fully on our commitments. Through our collective efforts, we will strive to be a Good Company, living up to the trust placed in us.\*

As the COVID-19 virus continues to create concern and uncertainty within the US self-insurance market, we at Tokio Marine HCC – Stop Loss Group (“TMHCC”) are standing by our motto of being a “Good Company”. We know our stop loss policyholders and their advisors are exploring ways of keeping plan participants safe and providing them with coverage options that may be outside their normal suite of benefits.



We have also been exploring these options and examining their consequences in light of their stop loss coverage, so effective immediately TMHCC will honor the following actions that our policyholders decide to take in response to the virus.

1. Waiver of deductibles, co-pays and cost sharing on covered participants for COVID-19 testing – We will allow these costs to apply under the stop loss coverage. No prior notification to TMHCC is required.
2. Waiver of cost sharing for virtual visits or telemedicine – We will allow these costs to apply under the stop loss coverage. No prior notification to TMHCC is required.
3. Early refills of medication to ensure participants have a 30-day supply – We will allow these additional costs to apply under the stop loss coverage. No prior notification to TMHCC is required.

Like you, we are looking forward to returning to a sense of normalcy and until then, we hope these accommodations help ease our policyholders' concerns with their stop loss.

Please contact your TMHCC regional marketing representative or underwriter if you have any additional questions or concerns.



\*Tokio Marine Holdings, [tokiomarinehd.com/en](http://tokiomarinehd.com/en)



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TMHCC-E2052 031220

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