



Health · Pharmacy · Dental · Vision · Life · Disability

March 26, 2020

COVID-19 FAQs

DENTAL | VISION | LIFE | DISABILITY | ABSENCE | SUPPLEMENTAL

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1. Dental

1.1 Is Anthem closing its dental customer service offices?

No. There are no plans to close the office at this time. We are currently open from 7 a.m. to 7 p.m. CT.

1.2 How are Anthem and dental providers handling the temporary closure of dental offices?

The health and safety of our members and providers is our top priority. As of March 16, 2020, many dental clinics and offices are following the advice of the American Dental Association (ADA) and local health authorities to limit routine dental care for the next three weeks. This is to help redirect emergency dental care (e.g. toothaches) away from hospital emergency rooms, as well as protect the health of patients and dentists alike.

1.3 What is the definition of essential or emergency care?

Essential dental services include urgent, emergency appointments due to pain, swelling, infection and complication from completion of treatment in progress – as well as cases where non-treatment would severely impact normal function of a patient’s teeth and mouth.

1.4 What is the definition of non-essential or non-emergency care?

Non-essential services include but are not limited to new patient and continuing patient examinations, routine visits and cleanings, periodontal maintenance and root planing, non-urgent restorative care such as fillings and endodontic treatment such as root canals.

1.5 What if I have a dental emergency?

If you have a dental emergency, please contact your dentist and explain your situation. Your dentist will advise you of the appropriate care and place of treatment. The provider’s voicemail should advise patients what to do if they require emergency dental care. If a dental office visit is required, you may be asked to practice “social distancing,” such as remaining in your vehicle while waiting for your appointment to begin to limit the potential spread of the virus. If you are unable to obtain care, please call the number on the back of your ID Card for assistance or access (www.anthem.com, www.empire.com, or

www.anthem.com/ca) and select “Contact Us.” Our providers are required to follow the Center for Disease Control’s infection control and sterilization guidelines and are capable of safely treating members.

1.5 What if I have a DHMO plan, the office I am assigned to is closed and I need Essential Dental Services?

All dental offices, including DHMO offices, have been advised by the American Dental Association to provide only Essential Dental Services at this time for urgent or emergency appointments. If you require Essential Dental Services, which include urgent, emergency appointments due to pain, swelling and infection as well as complications from completion of treatment in progress, our Customer Service team will assist you in locating another in-network provider and arrange for a referral from your assigned dentist after the provider’s office re-opens.

We will provide benefits for emergency relief of pain, swelling, infection and complication of treatment in progress if the procedure would be covered at your assigned office during this time. If Customer Service is unable to locate an in-network dentist, during this time, Anthem will provide benefits for emergency relief of pain, swelling, infection and complication of treatment in progress if the procedure would be covered at your assigned office during this time.

1.6 What if I have a dental treatment already in progress? Will I have to wait?

For dental treatment already in progress, please contact your dentist directly and inquire about next steps. Your dentist will advise you of appropriate care and may ask you to reschedule any follow-up appointments based on the type of treatment in progress (e.g. orthodontic care vs. placement of a crown). If you have a dental emergency and your provider is not available, please contact us at the number on the back of your ID Card for assistance or access (www.anthem.com, www.empire.com, or www.anthem.com/ca) and select “Contact Us.”

1.7 If I receive an EOB that states Anthem needs more information to process a claim and my dental office is closed, is there a time limit on my provider returning information?

We will accept the information and process the claim whenever the provider is able to submit information.

1.8 If my dentist office is closed and has not submitted my claim prior to closing, when will my claim be processed?

We will process the claim as soon as the dental office submits it to us.

1.9 Will Anthem honor dental care through teledentistry?

Yes. Many dental providers already use teledentistry for different types of dental care, including routine preventive services, assessing restorative care like fillings and crowns, and it is especially effective for emergency care and consultations. Teledentistry, including online and mobile-phone enabled care, are eligible for coverage. Mobile options such as employer-sponsored near-site and onsite visits are also eligible. For coverage to apply, services must be covered under your dental plan. Please call the number on the back of your ID Card for assistance or access (www.anthem.com, www.empire.com, or www.anthem.com/ca) and select “Contact Us.”

1.10 If my dental office is closed, how can I check on a claim or view my dental benefits?

You can check the status of a claim, access your ID card, and review benefits online 24 hours a day, 7 days a week by accessing (www.anthem.com, www.empire.com, or www.anthem.com/ca). Click “Log-In” and follow the prompts to access your account. If you need to register, have your ID Card ready and click “Register Now.” You may also access our mobile app, “Sydney Health” through the Google or Apple Store. If you are unable to register, or need additional assistance, please call the number on the back of your ID Card for assistance or access (www.anthem.com, www.empire.com, or www.anthem.com/ca) and select “Contact Us.”

1.11 Can I continue my dental coverage if my employer closes their facility, reduces hours or furloughs employees and I am unable to work or my hours are reduced?

We are relaxing our policy through May 31, 2020, to allow for coverage in this scenario if part or all of an employer’s workforce is laid off or not working in response to the COVID-19 crisis. Please check with your employer group for additional details. For continuance of coverage, premium must continue to be paid, without interruption.

2. Vision

2.1 How are Anthem and vision providers handling the temporary closure of vision offices?

The health and safety of our members and providers is our top priority. Many vision clinics and offices are following the advice of the Centers of Disease Control (CDC) and local health authorities to postpone routine vision care for the coming weeks effective March 16, 2020. This is to protect the health of patients, staff and providers alike. If you are unable to reach your office or need additional assistance, please call the number on the back of your ID Card for assistance.

2.2 What if I have ordered eyewear? Will I have to wait to pick them up?

For eyeglass or contact lens orders in progress, please contact your provider's office for next steps. Your provider will advise you of their office policy, whether amending store hours or closing.

2.3 What if my provider's office is closed and I need additional eyewear?

An alternative to visiting a local store is to get new glasses or contacts online. The Blue View Vision network includes 1-800Contacts.com, Glasses.com, Ray-Ban.com, LensCrafters.com, TargetOptical.com and Contactsdirect.com as in-network providers. Member benefits are applied on these sites during checkout and glasses/contacts are mailed directly to a member's home. To locate these or other providers, please refer to the provider locator on (www.anthem.com, www.empire.com, or www.anthem.com/ca).

We have also been working with 1800Contacts.com, which is partnering with doctors to create a solution to renew your contacts prescription from home if you are seeing well with your current or recently expired prescription. ExpressExam, a free, online vision acuity test works with your phone or computer, 10 feet of space and your current contact lens parameters. During the test, you will take a picture of your eyes, read several letters and answer health-related questions. An eye doctor licensed in your state will review your results and issue you a renewed prescription so you can purchase contacts without interruption. To access the test, visit 1800Contacts.com and click "learn more about ExpressExam."

2.4 If my vision office is closed, how can I check on a claim or view my vision benefits?

You can check a claim, access an ID card, and review benefits online 24 hours a day, 7 days a week by accessing (www.anthem.com, www.empire.com, or www.anthem.com/ca). Click Log-In and follow the prompts. If you need to register, have your ID Card ready and click Register Now. You may also access our mobile app Sydney Health through the Google or Apple Store. If you are unable to register, or need additional assistance, please call the number on the back of your ID Card for assistance or access (www.anthem.com, www.empire.com, or www.anthem.com/ca) and select “Contact Us.”

2.5 What if I am unable to visit a provider and I experience an eyewear emergency?

If you have lost, broken or damaged your eyewear, contact customer services so we can discuss benefit options with you. Alternatively, if you are unable to leave your home or locate an open provider and you do not have a valid prescription, you can also contact customer service. You may be eligible to receive an emergency pair of replacement Adlens Adjustable Glasses at no cost (subject to availability). These temporary, emergency glasses can be adjusted to switch focus for reading, computer and distance.

2.6 Can I continue my vision coverage if my employer closes their facility, reduces hours or furloughs employees and I am unable to work or my hours are reduced?

We are relaxing our policy through May 31, 2020, to allow for coverage in this scenario if part or all of an employer’s workforce is laid off or not working in response to the COVID-19 crisis. Please check with your employer group for additional details. For continuance of coverage, premium must continue to be paid, without interruption.

2.7 Going to the eye doctor?

Here are a few reminders for members with an eye appointment:

- If members or their family members are not feeling well, they should stay at home. They should contact their provider to cancel and reschedule your appointment.
- If members have any questions about an upcoming appointment, they should contact their providers.

- Many providers are asking additional screening questions related to COVID-19 such as if members have traveled overseas or if they have any respiratory symptoms. Providers may also take members' temperature.
- As a reminder, health professionals including dentists and vision providers follow infection control procedures in their practice as required by state law and as currently directed by the Centers for Disease Control and Prevention.

The Role of the Vision Practitioner in Maintaining a Safe Environment for Staff and Patients

The American Academy of Ophthalmology (AAO) has issued a detailed guide for optical providers, which will help members understand the steps and precautions vision professionals are being asked to take to ensure their health and safety. Offices are being asked to follow the same stringent cleaning and disinfection strategies used during flu season.

Additionally, they are receiving recommendations for ways to decrease risk through no-touch receptacles, reducing potential exposure in small or crowded waiting rooms by offering patients the option to wait in their car or somewhere else in close proximity and then receiving a phone call or text message when it is their turn for treatment, as well as extra care when assisting patients who may have a cough or other respiratory symptoms. According to the United States Department of Health and Human Services, telehealth options for services can apply whether or not patients have COVID-19 symptoms.

Ensuring Care in a Safe Setting

While we believe strongly in the quality of care provided by the providers in our network, members should let us know if they experience anything in a provider's office that causes concern. In such a case, members can let us know immediately by calling the phone number on their ID card.

3. Disability Plans

3.1 Is an individual who is quarantined but not sick or diagnosed with the coronavirus considered disabled?

Generally, we do not consider quarantined workers to be disabled unless they have a medical condition that results in restrictions and limitations that satisfy a

policy's definition of disability. Employees who have been diagnosed with COVID-19 and are unable to work will be evaluated like any other injury or illness under the contract, with clinical support/proof of disability required. All contract provisions apply.

3.2 Is isolation or quarantine considered a disability under Anthem's disability insurance or life insurance waiver of premium provisions?

- For Fully Insured Groups, each case will be reviewed on its own merit, subject to the policy provisions of the disability or life policy. Employees who self-quarantine but are not diagnosed with COVID-19 will not be covered.
- For ASO groups, we will coordinate with the policyholder.

3.3 Does Anthem have a quarantine rider on its disability plans?

Anthem does not have a quarantine rider on disability plans.

3.4 How will Anthem use tele-doctor/virtual doctor office visits to get documentation/medical records/certification of disability?

If LiveHealth Online is used, Anthem Disability Case Managers may be able to access the claimant's summary through Anthem's clinical integration application. When another tele-medicine application is used, Anthem will utilize the summary given to the employee/claimant by the tele-health provider.

3.5 What if we are unable to obtain medical documentation to certify or recertify a disability? (e.g., doctor's office is closed, doctor unable to see nonessential or non-emergency patients)

We will make every attempt to obtain medical records. In the event we are unsuccessful, we will review the claim history, utilize duration tools, and interview the claimant to determine next steps. For clients that have Anthem medical and disability coverage, we may be able to utilize in-house medical information, with claimant's authorization.

3.6 What happens if an employer closes their facility and employees are unable to work?

Employees who are unable to work as a result of their employer's decision to close a facility do not meet the definition of disability under our policy. Employers remain responsible for decisions related to employee wages.

3.7 Can employees continue their group disability or group life coverage if their employer closes their facility and employees are unable to work?

Depending upon each group policy, coverage may continue but will be subject to the terms outlined in the policy that relate to temporary layoffs and leaves of absence. Furloughs will be similarly considered.

For continuance of coverage, premium must continue to be paid, without interruption.

3.8 Are premiums required on voluntary (life, AD&D, disability and/or supplemental health products) coverage?

Yes, premiums are required to continue coverage. Employers are required to collect and remit premiums from their employees. Non-payment of premium will result in termination of coverage.

- Can the employer pay the premium on behalf of the employee? Yes.
- Are there any imputed income issues? Plan sponsors are encouraged to address tax and other plan issues with their own legal counsel.

3.9 Will my Disability or Life rates/premium be subject to change if enrollment drops by more than 10 percent as a result of the COVID-19 crisis?

- Effective through May 31, 2020, if the loss of enrollment is a result of the COVID-19 crisis, rates and premiums will not change solely as a result of the COVID-19 loss of enrollment.

3.10 Is an employee eligible for life and/or disability benefits if their hours are reduced below the minimum hours required for eligibility as defined in the policy?

If an employee's hours fall below the minimum, these employees will be treated as if they are on an approved leave of absence and will remain eligible for coverage within the plan they were in prior to the reduction in hours. Premiums must continue to be remitted to Anthem for the original amount of insurance prior to the reduction in hours. Coverage eligibility will be based on the number of the hours working as of the end of the month prior to the date of the reduction in hours. For those benefits based on salary or wages as of the last date worked, we will utilize the salary or wages as of the end of the month prior to the date of the reduction in hours. This accommodation will be effective 3/1/2020 through 4/30/20. We will continue to monitor this situation and will provide additional guidance as it becomes available.

3.11 If an employer or owner elects to reduce or take no salary, is he/she still eligible for benefits at the rate prior to the elected reduction in salary?

Yes, premiums must continue to be remitted to Anthem for the original amount of insurance prior to the reduction in salary. Coverage eligibility will be based on the salary as of the end of the month prior to the date of the reduction. Benefits we will be based on the salary as of the end of the month prior to the date of the reduction. This accommodation will be effective 3/1/2020 through 4/30/20. We will continue to monitor this situation and will provide additional guidance as it becomes available.

3.12 How long can I furlough an employee before I have to terminate them from my plan?

- Depending upon each group policy, coverage may continue but will be subject to the terms outlined in the policy that relate to temporary layoffs and leaves of absence. Furloughs will be similarly considered.
- For continuance of coverage, premium must continue to be paid, without interruption.

3.13 What happens if an employee becomes disabled or dies while out on leave/furlough? How will this work?

- Depending upon each group policy, coverage may continue but will be subject to the terms outlined in the policy that relate to temporary layoffs and leaves of absence. Furloughs will be similarly considered.
- For continuance of coverage, employee and employer premium must continue to be paid, without interruption.
- Benefits will be determined based upon the policy provisions

3.14 Will you reinstate the STD, LTD and or Life coverage for a terminated employee without requiring a new Eligibility Waiting Period or Evidence of Insurability (EOI)?

For employees who are terminated and are rehired within 12 months at an equivalent plan design we will not require a new Eligibility Waiting Period or EOI. We will credit any amount of time you were previously insured under your Anthem policy toward the satisfaction of policy time limits.

3.15 Will we be extending the Layoff provision of the Continuation of Coverage benefit due to COVID-19?

Not at this time. However, we will continue to monitor the situation and provide additional guidance as it becomes available.

3.16 Is the insurance company allowing a longer grace period for me to pay my premiums?

Our grace period is included in the policy. However, we will adhere to new mandates and/or any regulatory direction regarding adjustment of grace periods

If changing life and disability carriers:

3.17 Are employees who were actively at work prior to a furlough or layoff on a prior carrier's policy, eligible for coverage at takeover while on furlough or laid off status?

Yes, as long as coverage would have continued had there not been a change of carrier. Coverage will continue based on the leave of absence provision in our policy. Payment of premium required.

If changing life and disability carriers:

3.18 Are employees who are below the minimum numbers of hours required on a prior carrier's policy, eligible for coverage at takeover?

If an employee's hours fall below the minimum, these employees will be treated as if they are on an approved leave of absence and will remain eligible for coverage within the plan they were in prior to the reduction in hours. Premiums must be remitted to Anthem for the original amount of insurance prior to the reduction in hours. Coverage eligibility will be based on the number of the hours working as of the end of the month prior to the date of the reduction in hours. For those benefits based on salary or wages as of the last date worked, we will utilize the salary or wages as of the end of the month prior to the date of the reduction in hours. This accommodation will be effective 3/1/2020 through 4/30/20. We will continue to monitor this situation and will provide additional guidance as it becomes available.

4. State-Mandated Disability Plans (e.g., CA SDI, NY DBL, NJ TDB, HI TDI)

4.1 Does Anthem administer state-mandated disability plans for our customers?

We administer the NY Paid Family Leave (PFL) program for many of our customers that have New York based employees.

4.2 Are there any changes to how we are administering these programs due to COVID-19?

Yes, New York recently enacted changes to New York DBL and PFL related to COVID-19. New York added emergency sick-leave for COVID-19 quarantine and expanded PFL and DBL for related considerations. Changes were effective immediately as of March 18, 2020 and we are administering the DBL and PFL accordingly. Additional information about these changes will be forthcoming.

Yes, New Jersey recently enacted changes to its statutory disability (TDB) and PFL law related to COVID-19. New Jersey expanded the law to allow benefits for COVID-19 quarantine and expanded PFL and TDB for related considerations. Changes were effective immediately as if March 25, 2020 and we are administering the TDB and PFL accordingly. Additional information about these changes will be forthcoming.

As of the publication of this communication, ~~New York (DBL)~~, Hawaii (TDI) has not issued any changes as to how we should be administering its programs but we continue to monitor the situation.

In California, Governor Newsom issued an Executive Order on March 13th, 2020, to waive the one-week elimination period for CA SDI benefits for people who are disabled as a result of COVID-19. As mentioned above, we do not administer CA SDI for any customers.

4.3 What does the state of New York indicate qualifies as quarantine?

In accordance with the COVID-19 related changes to DBL and PFL, employees must have an order of quarantine from the state of New York, Department of Health, local board of health, or any government entity authorized to issue such an order. It's important to note that school closures and requests for non-essential personnel to remain at home may not qualify as quarantine under the program's definition.

4.4 Who is required to pay the initial New York Covid-19 sick leave benefits (up to 14 days) outlined in the COVID-19 related changes?

Employers are required to pay the initial sick leave benefits according to the number of employees they have.

4.5 Is Anthem waiving the elimination period for our STD plans to match what CA SDI is doing?

Not at this time but we continue to evaluate the situation.

5. Absence Management, Family Medical Leave (FMLA)

5.1 Is COVID-19 infection considered a covered leave under Anthem's FML administration plans and state leave administration plans?

Anthem administers plans in accordance with Federal and State mandates. To be covered under the Family Medical Leave Act (FMLA), an employee or family member for whom they are caring would need to have official documentation that certifies that they have a serious health condition. Coronavirus (COVID-19) could be considered a serious health condition. The following would not qualify as a serious health condition:

- A COVID-19 diagnosis without certificate by a doctor of serious health condition. An employee must have a certification by a doctor.
- An official quarantine order,
- A need to self-quarantine due to lowered immunity,
- An employee's need to care for a child due to school closure.

In regards to the employee's need to care for a child due to school closure, the recently passed Families First Coronavirus Response Act includes the Emergency Family and Medical Leave Expansion Act. This act will expand coverage to employees who are unable to work (or telework) due to the need to care for a child whose school or child care provider has been closed due to COVID-19 emergency. Employers with fewer than 500 employees must comply with the Expansion Act, although the Secretary of Labor may exclude certain health care providers and emergency responders from the definition of employee and may also exempt small businesses with fewer than 50 employees. Additional information about the Families First Act, the Emergency Family and Medical Leave Expansion Act and the Emergency Paid Sick Leave act will be forthcoming

At this time, employees who have a diagnosis without certification or are quarantined with no symptoms are not eligible for coverage. However, we continue to monitor potential changes in each State.

5.2 What is considered a serious health condition?

FMLA defines serious health condition as "an illness, injury, impairment, or physical or mental condition that involves: inpatient care in a hospital, hospice, or residential medical care facility; or continuing treatment by a health care provider."

5.3 What happens if an employer closes their facility and employees are unable to work?

- Employers who decide to close are responsible for decisions about wages/salary payment;
- Employees who are unable to work solely as a result of their employer's decision to close a facility would not meet the definition of "serious health condition" under the FMLA law.

5.4 What if an employee is unable to work because their child's school is closed for an extended length of time?

The recently passed Families First Coronavirus Response Act includes the Emergency Family and Medical Leave Expansion Act will expand coverage to employees who are unable to work (or telework) due to the need to care for a child whose school or child care provider has been closed due to COVID-19 emergency. Employers with fewer than 500 employees must comply with the Expansion Act, although the Secretary of Labor may exclude certain health care providers and emergency responders from the definition of employee and may also exempt small businesses with fewer than 50 employees. Additional information about the Families First Act, the Emergency Family and Medical Leave Expansion Act and the Emergency Paid Sick Leave act will be forthcoming

5.5 How long can an employer keep an employee on the plan if FMLA has been exhausted and the employee is still on disability?

Anthem administers FMLA in accordance with Federal regulations associated with it. Qualification for disability benefits under the disability plan are considered independently from FMLA leaves and are governed by our Disability contract (insured) or employer plan document (self-insured). For an individual who is an

active approved insured disability claimant, their benefit will continue as long as they meet the definition of disability and other provisions under the policy until the maximum benefit period under the policy is reached

6. State Paid Leave Programs

6.1 Does Anthem administer any state paid leave programs?

We administer the New York Paid Family Leave (PFL) program for many of our customers that have New York based employees.

6.2 Is COVID-19 infection considered a covered leave under the NY PFL program?

Anthem administers New York PFL in accordance with New York PFL regulations, which permit paid leave associated with caring for a qualified family member under the law. Please refer to the New York DBL/PFL changes under the state mandated disability plan section 9.4, above. Additional information related to COVID-19 will be forthcoming.

7. Life & Accidental Death and Dismemberment Plans

7.1 Is death from COVID-19 covered by Anthem's group life plans?

Each life claim is evaluated individually in accordance to the policy. Anthem's Life coverage does not have any exclusions. Our supplemental and voluntary life plans generally only exclude suicide within two years of the employee's effective date (in Missouri, one year). A life claim for death from COVID-19 will be evaluated the same as any other infectious disease.

7.8 Is isolation or quarantine considered a disability under Anthem's life insurance waiver of premium provisions?

For Fully Insured Groups, each case will be reviewed on its own merit, subject to the policy provisions of the disability or life policy. Employees who self-quarantine but are not diagnosed with COVID-19 will not be covered.

For ASO groups, we will coordinate with the policyholder.

7.9 Can employees continue their group life coverage if their employer closes their facility and employees are unable to work?

Depending upon each group policy, coverage may continue but will be subject to the terms outlined in the policy that relate to temporary layoffs and leaves of absence. Furloughs will be similarly considered.

7.10 Is Accidental Death & Dismemberment coverage affected by COVID 19 related deaths?

No, coverage does not apply to a COVID-19 diagnosis.

8. Supplemental Health (Accident, Critical Illness & Hospital Indemnity) Plans

8.1 Are there any plan or policy limitations for Anthem's supplemental health plans that would impact a COVID-19 related claim?

Each claim received by Anthem will be reviewed according to policy terms and applicable laws and regulations. We continue to monitor all related regulatory developments.

- **Accident products:** Typically, Accident products would not provide benefits for the diagnosis or treatment of COVID-19.
- **Hospital Indemnity products:** There are no policy limitations associated with hospitalization due to a diagnosis of COVID-19. All other provisions of the policy must be met.
- **Critical Illness products:** COVID-19 is not considered a covered condition under our Critical Illness products.

8.2 For employers that are required to shut down during this time, what can an employer do if an employee is not working and cannot have a premium deduction taken for their VB policies?

Premiums are required to continue coverage. Employers are required to collect and remit premiums from their employees. Non-payment of premium will result in termination of coverage.

- Can the employer pay it on their behalf if they would like? Yes.

8.3 Will COVID-19 testing be covered under health screening benefit of Critical Illness and Hospital Indemnity?

No, COVID-19 testing is covered by major medical plans including Anthem.

8.4 Is Anthem expanding the list of covered illnesses in Critical Illness plans to cover the diagnosis of an infectious disease (like COVID-19) and pay a benefit?

COVID-19 is not included as a covered illness under Critical Illness plan. Admission and confinement would be covered for a COVID-19 related illness under a Hospital Indemnity plan.

8.5 Will Anthem offer premium forgiveness or extended grace periods?

Our grace period is included in the policy. However, we will adhere to mandates and/or any regulatory direction regarding grace period.

8.6 What is the process for portability of Anthem's supplemental plans?

Upon termination of active employment the employer as part of their administrative duties would be responsible for notifying the employee of their right to extend coverage. The employee would complete the documentation and submit to Anthem to extend coverage.

9. Other Resources

9.1 What resources can Anthem offer to help employees and their families?

- Member Assistance Program/Resource Advisor: Groups with an Anthem Life or Disability plan have access to our Resource Advisor member assistance program. Employees have access to a licensed counselor 24/7. Resource Advisor telephone counselors can also arrange up to 3 visits via LiveHealth Online video counseling.
- Travel Assistance: Employees and their family members who are away from home can connect to medical, legal and other services 24/7, and can receive travel support during this pandemic. It's included with Anthem's group Life Insurance.