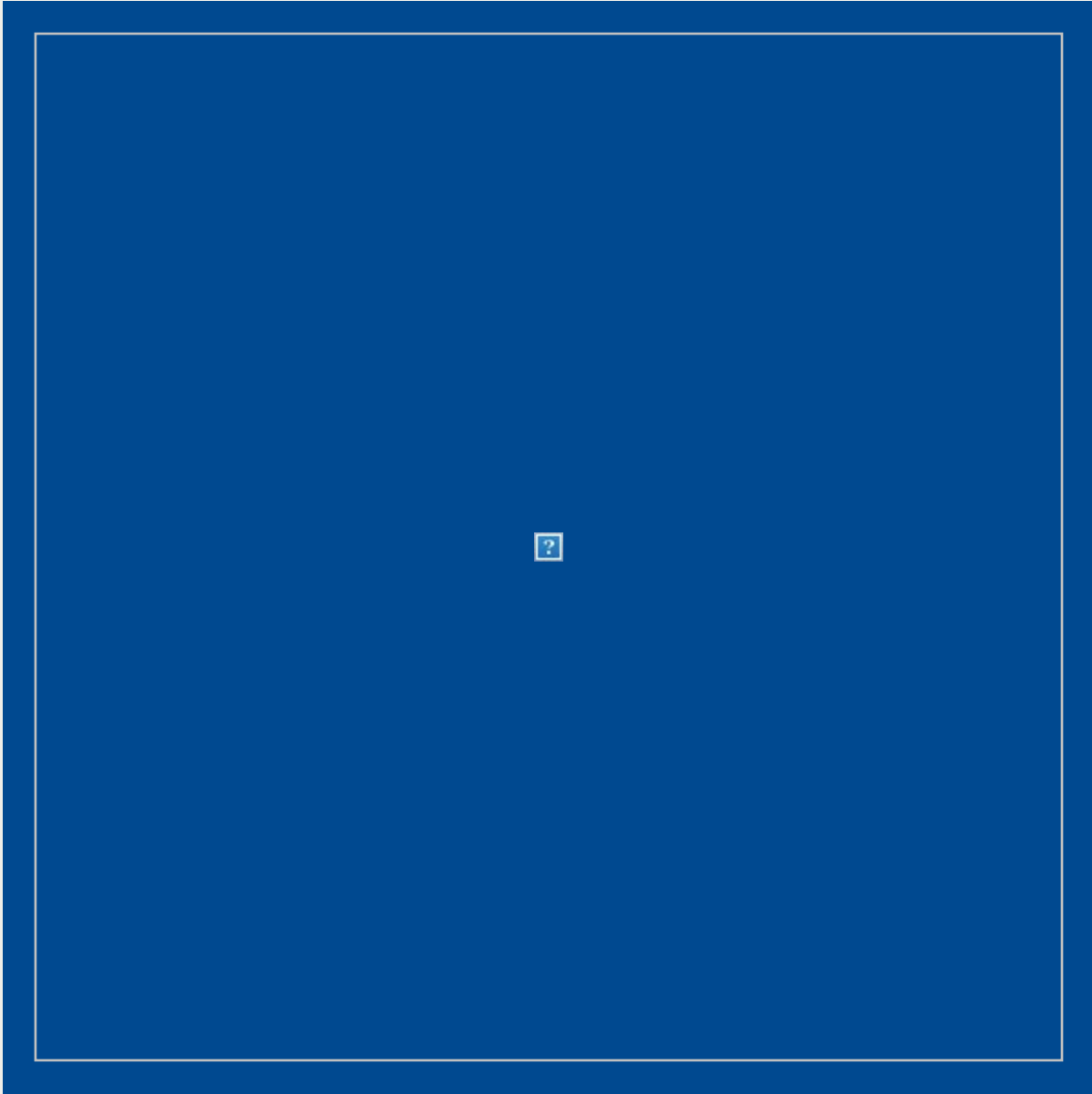


From: [Gittelman, David](#)
To: [Orear, Andrew](#); [Elliott, Todd](#); [Stop Loss Sales Reps](#); [stoplosssupport](#)
Cc: [mabush@rsistoploss.com](#); [JGAVLICK@tmhcc.com](#)
Subject: Customer Communication
Date: Monday, March 16, 2020 8:41:48 AM
Importance: High



March 16, 2020

Important News for our Stop Loss Policyholders

As the COVID-19 virus continues to create concern and uncertainty worldwide, we at Reliance Standard join with our stop loss policyholders to explore ways of keeping plan participants safe both within and, in some instances, outside their normal suite of benefits.

Accordingly, effective immediately Reliance Standard will honor the following actions that our stop loss policyholders decide to take in response to the outbreak. Note that, for these specific actions, no prior notification of Reliance Standard is required.

- **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.
- **Waiver of cost sharing for virtual visits or telemedicine** – We will allow these costs to apply under the stop loss coverage.
- **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.

Like you, we are looking forward to returning to life before the pandemic. Meanwhile, we hope these accommodations help ease some of our policyholders' concerns with regard to their stop loss programs.

Please contact your Reliance Standard regional sales representative or underwriter if you have additional questions or concerns.

