

COVID-19

Stop Loss Updates

April 2, 2020

Symetra is closely following the Coronavirus Disease 2019 (COVID-19) pandemic. We want to reassure you that our operations continue to deliver the quality service that you expect from us during this critical time. In alignment with Symetra's guiding principles of Value, Transparency and Sustainability, we are implementing the following practices, effective retroactively to March 1, 2020:

COVID-19 Diagnostic Testing and Treatment

Symetra will not require employers to amend their plan documents in order to implement the following changes:

- Waiving deductible and/or out-of-pocket charges for:
 - COVID-19 testing and treatment
 - Telemedicine or virtual doctor visits
- Waiving prior-authorization requirements on diagnostic testing of COVID-19 that may have otherwise applied
- Paying for out-of-network COVID-19 testing as in-network lab claims, if access for in-network COVID-19 testing is unavailable
- Allowing early refills of prescription medications

Symetra will accept these charges as "covered expenses" under the stop loss policy, and will not require mid-year changes to aggregate factors or premiums.

Employee's Eligibility Documentation

Symetra will continue coverage under the stop loss policy for claims from employees that no longer meet the plan's eligibility requirements as a result of the impact of COVID-19 on the employer's workforce (including claims from employees experiencing a furlough or reduction in hours), provided that the employer continues to treat such employees as eligible under the plan, and premiums for such employees continue to be paid.

We are not requiring the employer to amend their plan document to continue this coverage. However, if we receive a claim with respect to an employee whose coverage has been continued in this manner, we will require documentation showing that the employer continued to treat the employee as eligible under the plan. Please note that this accommodation does not extend to terminated employees. An employee who has been terminated would be eligible to continue coverage under COBRA.

Stop Loss Premium

We understand the COVID-19 pandemic may impact your ability to make timely payments on your Symetra coverage. Recognizing this, we will extend the date your premium is due by one month—or longer, if required by state mandates. For example, premium due on March 1 is now due April 1, plus the grace period as outlined in your policy.

We are committed to supporting you while you navigate your business in this unprecedented time. Our COVID-19 response to premium as stated above will be re-evaluated no later than April 30th. In the interim, we continue to monitor the situation and will keep you updated on any new information from the states or other legislative bodies.

If you have any questions or need additional assistance, please contact your Symetra stop loss representative.

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