



LIFESTYLE HEALTH PLANS

Questions & Guidance for COVID-19

FOR IMMEDIATE RELEASE: 3/25/20

1 - Will COVID-19 testing be covered as a health plan benefit?

Lifestyle Health Plans will cover COVID-19 testing as a component of the preventive medicine benefits at 100% coverage. This includes members that are enrolled in a HealthyConsumer plan option. Medical care and treatment for COVID-19 will be covered the same as any other illness.

2 - Is telemedicine available for members that have questions or want to discuss their symptoms with a physician?

Yes, the OnCall MED telemedicine program available through Lifestyle Health to all members as a resource for members that want to discuss their particular concerns and/or symptoms. OnCall MED is a value-added benefit program provided to all Lifestyle Health members at a \$0 copay. Contact information for OnCall MED is located on each member's Lifestyle Health Plans ID card.

3 - Will a member's benefits be jeopardized if their employer reduces their hours due to the COVID -19 pandemic below the required full-time employee definition?

Lifestyle Health will allow a grace period for the month of April relative to any employee's participating status in the event that their hours have been reduced. Employees with reduced hours during this time period will maintain full benefits as long as Medova Healthcare receives the monthly premium for the employee and their dependents. An extension of this policy may apply based upon market conditions.

4 - What about employees furloughed by their employer for a period of time due to the economic impact on their business?

With a written request letter from the employer outlining the details of their furlough plan, Medova Healthcare will review and provide a written response on the acceptance of the furlough letter and the ability for groups to maintain coverage for employees that have been placed on furlough. We are committed to flexibility in these situations to avoid any lapse in coverage for our members.

5 - Will there be any flexibility on the premium payments due for benefit coverage?

Medova Healthcare will work with each employer on a case-by-case basis relative to premium payment flexibility. In the event that premium payment is deferred, Medova Healthcare may hold claims for the period of coverage that payment has not been made. Specific conditions and terms will be included in the response letter provided to each employer based on the final terms and conditions of the deferred payment agreement.

6 - Will there be any rate change actions if enrollment drops by more than 10% as a result of the COVID-19 pandemic?

No, if the loss of enrollment is due to the COVID-19 situation, rates and premiums will not be adjusted until the group's next renewal date.

7 - Will quote requests and/or renewal proposal be delayed due to the COVID-19 pandemic?

No, we do not anticipate any delays in either the normal firm rate proposal processing time or in the renewal proposal process.

8 - Will an employer have a premium payment grace period?

Yes, the grace period will continue to remain at 30 days.

We recognize that the COVID-19 virus has impacted both employers and employees in an unprecedented manner. Our goal is to work with each employer relative to the particulars of each employer's situation and assist in the maintaining of benefit coverage for each business and their employees. As each situation will vary, we welcome the opportunity to work with each group and their agent to address any additional questions and work through the particular details and arrangements for each employer. We remain committed to the health and welfare of our employer clients and are here to serve and support during this unusual and unnerving time in our country's history. *Please contact your agent with any additional questions and/or specific situations that we can provide guidance and assistance.*

