

# Berkley Accident and Health Bulletin

## Important Notice about COVID-19 and Stop Loss Insurance

March 16, 2020

Berkley Accident and Health continues to monitor and respond to the situation regarding the COVID-19 virus, and our thoughts are with the individuals and communities affected by this serious illness. We continue to offer our support to our Stop Loss policyholders and their administrators, along with the self-funding industry, as we seek to keep plan participants healthy and secure during this time.

As a risk management company dedicated to helping clients manage their risks, Berkley Accident and Health will support our customers by honoring the following actions our Stop Loss policyholders may take in light of the COVID-19 crisis:

- **Deductibles, Copays, and Cost-Sharing:** Policyholders who decide to waive the cost of deductibles, copays, and cost-sharing for COVID-19 testing for covered participants will be allowed to apply these costs as eligible expenses under their Stop Loss policy, without any prior notification.
- **Telemedicine and Virtual Visits:** Policyholders who decide to waive cost-sharing for telemedicine and virtual healthcare visits for covered participants will be allowed to apply these costs as eligible expenses under their Stop Loss policy, without any prior notification.
- **Early Rx Refills:** Policyholders who decide to allow covered participants to receive early prescription refills to ensure they have a 30-day supply will be allowed to apply these costs as eligible expenses under their Stop Loss policy, without any prior notification.

These changes are effective immediately. We hope these actions make it easier for our policyholders to provide for the health and safety of their plan participants. Our Berkley *Edge* clinical team is closely monitoring the situation, as we make our clients' needs a top concern.

### For more information

If you have any questions about these actions, please contact your Berkley Accident and Health Regional Sales Manager or Underwriting representative.

[www.BerkleyAH.com](http://www.BerkleyAH.com)

Stop Loss policies are underwritten by Berkley Life and Health Insurance Company, a member company of W. R. Berkley Corporation and rated A+ (Superior) by A.M. Best. Not all products and services may be available in all jurisdictions, and the coverage provided is subject to the actual terms and conditions of the policies issued. Payment of claims under any insurance policy issued shall only be made in full compliance with all United States economic or trade and sanction laws or regulation, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC").

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BAH-AD 2020-05

