



## Sun Life Stop-Loss COVID-19 (Coronavirus) Q&A document

We are actively monitoring the changing situation related to COVID-19 (or Coronavirus) and would like to share a few updates with you around ensuring the safety of our employees and our commitment to serving our Clients. We know this is a rapidly evolving situation. If you have questions not covered here, please feel free to reach out to your Stop-Loss Account Manager or Sales Specialist.

### **1. What is Sun Life's business continuity readiness plan?**

Sun Life has an agile work approach and robust capabilities for employees to work remotely. We also have business continuity plans in place which exceed industry standards. The attached Business Continuity and Disaster Recovery letter of readiness outlines Sun Life's established program and practices, which support our continued focus on serving our Clients. It addresses our pandemic planning preparedness and work from home procedures.

### **2. Are your employees currently under any travel restrictions?**

Because of the risks associated with spreading the coronavirus, Sun Life has put employee travel restrictions in place that may alter upcoming scheduled in-person meetings or events. We are ready and able to continue serving and collaborating with our Clients and partners virtually.

### **3. Will there be any delays to the stop-loss reimbursement process?**

We know that high-cost claims can be a concern and that you count on us to reimburse claims quickly and accurately. Rest assured, our Sun Life stop-loss claims team is prepared to continue to process reimbursement requests as usual, with no anticipated changes to our standard turn-around time.

### **4. Are there any pandemic related provisions or exclusions in your Stop-Loss policy? Will costs associated with testing and treatment for COVID-19 (Coronavirus) be covered under my Stop-Loss policy?**

There are no pandemic related provisions or exclusions in our Stop-Loss policy. Expenses related to testing and treatment of COVID-19 (Coronavirus) will be covered under the Stop-Loss policy as long as they are covered under your plan and meet the policy terms as with any other claim.



**5. If a Plan is amended to include testing and/or treatment costs associated with COVID-19 (Coronavirus) as preventive or diagnostic with no member cost sharing, will you require the plan amendment be sent to you for approval? Is it possible, based on these changes, you might consider mid-policy year rate adjustments?**

The health and well-being of our Client's employees and members is our top concern. If your Plan is amended during your current policy period to allow for costs associated with testing or treatment for COVID-19 (Coronavirus) as preventive or diagnostic with no cost share, we will not require that the plan amendment be sent to us for approval. This includes telemedicine services. While such changes could trigger the Right to Recalculate provision in the policy, we will not make any adjustment to your premium rate, deductibles, or factors as a result of these specific changes.

**6. Are you willing to extend your grace period for premium payments as a result of COVID-19 (Coronavirus)?**

We understand the COVID-19 (Coronavirus) crisis creates challenges for all of us and we are committed to supporting you and your employees. Given the disruption, we are extending our standard policy grace period for an additional 30 days should you need it. There is no need to contact us as it will be applied automatically.

**7. If COVID-19 (Coronavirus) causes your current plan members to no longer meet eligibility requirements for coverage under your plan (for example, as a result of a furlough, reduced hours, or extending coverage through the end of the month for a terminated employee), how will stop-loss claims for those members be handled?**

We know that employers may need additional flexibility as a result of COVID-19 (Coronavirus). Employees whose eligibility under the plan is impacted by COVID-19 related actions can still be considered covered under the Stop-Loss policy during the current Policy Year as long as premium for them continues to be paid. We will not require that an amended plan document permitting such continued coverage be sent to us for approval. However, in order to process claims accurately, we need to be made aware of any such plan changes as soon as possible. Please send the amended plan document or an email detailing the changes to our claims team at [Stop.Loss.Claims@sunlife.com](mailto:Stop.Loss.Claims@sunlife.com).

**8. Will you consider requests to add Monthly Aggregate Accommodation to a policy mid-year?**

Yes, we will consider requests for mid-year policy changes such as adding monthly accommodation on a go-forward basis.



**9. Will you reimburse costs paid by the plan for early refills of medications to ensure members have at least a 30-day supply?**

Yes, we will reimburse costs related to early refills through at least April 30, 2020, at which time we will determine whether to extend the date.

**10. Are there any other resources available?**

Additional information and resources are available through the [U.S. Centers for Disease Control and Prevention \(CDC\)](#) and the [World Health Organization \(WHO\)](#).

**Please send any additional questions not addressed here to your Stop-Loss Account Manager or Sales Specialist.**

Group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states except New York. In New York, group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI). Product offerings may not be available in all states and may vary depending on state laws and regulations.

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