

Superior Insurance Services, a full service (TPA) specializing in health benefits, has created an (FAQ) document to continuously update its plan sponsors with detailed information regarding these benefits and how it relates to the COVID-19 pandemic.

What do I do if I or someone I know has symptoms of COVID-19?

If you or someone you know suspects symptoms of COVID-19, contact the Superior Wellness Centers at 877.877.7981 or Teladoc at 1.800.Teladoc (If Teledoc is an offered benefit in your plan).

Should you develop difficulty breathing, call 911.

How are employers handling the “active at work” policy?

Through May 31st, we will make the following administrative accommodations for Employer Groups in the event COVID-19 causes alteration of normal business operations including but not limited to quarantine, furloughs, and temporary business closure:

- We will follow the Employer’s determination to keep otherwise actively-at-work plan participants on active status.
- Plan participants actively-at-work on the day prior to alteration of normal business operations, including temporary lay-offs, will be considered actively-at-work, provided Employer continues to pay premiums for those participants.
- **Please note:** Many companies have policies in place that allow employees to retain their health insurance coverage during ‘leaves of absence.’ Please check with your Human Resources department.

What benefit assistance can Superior offer employees to help with COVID-19?

Effective retroactively to March 1st and through at least April 30th, Superior and Stop Loss Carriers will administer and assist health plans with the following plan benefit changes:

- COVID-19 testing at 100% coverage with no deductible, coinsurance or co-payment.
- Telehealth services for COVID-19 benefits reimbursed at 100% coverage with no deductible, coinsurance or co-payment required.
- No pre-authorization of COVID-19 testing is required.
- Waiver of prescription refill limitations for maintenance medications.
- Extension of Specialty Rx Pre-Authorizations for a period of up to 90 days.

How does an employer handle “open enrollment” during the COVID-19 pandemic?

Effective for any March, April, and May open enrollments, employers who cannot complete their open enrollment due to “Shelter at Home” rules will be granted an additional 30 days in which to complete and submit their enrollees to Superior. Please contact your Superior Client Services Representative to formally request an extension.

Furthermore, if employers cannot complete their open enrollment due to COVID-19 “Shelter in Place” orders (employees cannot come to work, etc.), Superior will work with employers to enroll members with an original effective date of the Open Enrollment. For example, if the employer’s open enrollment is April, employers will have until May 31st to complete enrollment with Superior.

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Due to the uncertainty of the COVID-19 pandemic, many remaining eligible employees are hesitant to elect benefits to avoid the reduction in wages or are not adding dependents with the fear they will lose employment/coverage. What accommodations might Superior be able to offer in these circumstances?

For the period including April through May 2020, Superior will be flexible in allowing “late enrollee” or “late change” exceptions to accommodate employers and members when or if the employee returns to work. Please contact your Client Services representative to make these changes.

Will Superior allow employers to continue to provide health benefits for employees whose hours drop below 30 hours per week?

Superior will administer benefits in all cases where the employer has determined to continue benefits for employees who work part-time as low as seventeen (17) hours per week. Any member company interested in implementing this temporary change, please contact your Superior Service Representative or notify the Client Services Department at 844.471.3244.

What happens if an employer submits their monthly premiums late?

Superior will assist employers with hardship requests for premiums due-date extensions on a case-by-case basis and will also follow all federal and state mandates regarding premium payment extensions.

- All premiums must be received no later than the last day of the month in which they are due in order to maintain eligibility.
- Please note that no claims will be paid by the plan after the last date for which premium was paid. All eligible claim payments will be released as soon as reasonably possible upon receipt of any overdue premium.
- Please direct hardship requests to your Superior Client Services representative.

Please Note: Date limitations may be subject to change depending on circumstances.

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