



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. Will costs associated with coronavirus be covered under my stop-loss policy?

Expenses related to testing and treatment associated with 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 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 upon 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 to allow for testing or treatment costs for COVID-19 to be covered as preventive or diagnostic with no cost share, we will not require that the plan amendment be sent to us for approval. While such changes could trigger the Right to Recalculate in the



policy, we will not make any adjustment to your premium rate, deductibles, or factors as a result of these specific changes.

6. If COVID-19 (Coronavirus) impacts an employer's ability to pay their premium as expected (for example, as a result of unexpected closures of certain locations or functions within their business), is there any additional flexibility in unusual circumstances like this one?

We will handle requests for flexibility on premium payment timing on a case-by-case basis, with special consideration for any Clients who experiences a closure as a result of COVID-19 (Coronavirus). Please let us know as soon as possible if you think you may be in need of this additional flexibility.

7. If COVID-19 (Coronavirus) causes an unexpected closure of your business and the closure will impact the ability of your plan members to meet eligibility requirements for coverage under your plan, how will stop-loss claims for those members be handled?

During the period the business is closed as a result of COVID-19 (Coronavirus), we will consider employees who were actively-at-work the day before the closure to be eligible under the plan through April 30, 2020 at which time we will determine whether to extend the date. Please let us know as soon as possible if such an extension may be needed.

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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