



CORONAVIRUS (COVID-19)

Companion Life Insurance Company (“Company”) is closely monitoring the COVID-19 outbreak. The Company will pay close attention to and follow the guidance and protocols issued by the CDC, CMS, state insurance departments, the FDA, and local public health departments for the benefit of its insureds. Our top priority is to protect the health and well-being of our insureds. To help, we are taking the following measures in connection with our short term medical insurance (“STM”) coverage (also referred to as short term limited duration insurance).

To reduce the possibility that symptomatic STM insureds forego testing for COVID-19, we will waive cost sharing, including copays, coinsurance and deductibles, for COVID-19 diagnostic testing when recommended by the insured’s attending Physician in accordance with CDC and FDA guidelines.

Pre-authorization is not required by us for diagnostic services related to COVID-19 testing.

For insureds diagnosed with COVID-19, the Company will promptly pay claims for treatment in accordance with the terms of the policy.

For questions about COVID-19 benefits and coverage, insureds can call the toll-free number (844-630-7500) which also is on the back of their insurance cards for assistance. Knowledgeable personnel will be available to discuss COVID-19 at the toll-free number.

Of course, it is best to avoid becoming symptomatic in the first place. You may have heard the following from the media. But, this information is important enough to repeat here and to keep in mind:

Symptoms of COVID-19 are similar to an upper respiratory infection and may include:

- Fever
- Cough
- Shortness of breath

If you traveled to an area impacted by COVID-19, have been exposed to someone with confirmed COVID-19 infection, or feel sick and have difficulty breathing:

- Seek care right away by contacting your doctor’s office. Do not present to a doctor’s office, Urgent Care facility, or ER, without first contacting them for instructions in order to avoid exposing others to the virus.
- Avoid contact with others.
- Do not travel and avoid public places.

To avoid exposure to COVID-19, it is important to follow good prevention practices, including:

- Hand washing with soap and water for 20 seconds or use of alcohol-based hand sanitizer with at least 60% alcohol if soap and water are not available.
- Do not touch your eyes, nose and mouth with unwashed hands.
- Try to stay away from people who might be sick.
- Clean and disinfect often touched surfaces.
- Cover your nose and mouth with a tissue when you cough or sneeze, and then throw the tissue in the trash.