

COVID-19 FAQ – BROKERS

Rev. 4.21.20

Are you operating at full capacity right now?

Yes. Our entire team has been working remotely since Tuesday, March 10. We will maintain these remote working arrangements through at least **May 15**.

If there is a change to normal business operations, your group's account manager will be in touch with your group. If you or the group has specific questions about your account, please email or call the account manager or account management team.

Does your company have specific contingency plans to minimize service disruptions due to employee illness and/or absenteeism?

Yes. We have shared CDC guidance to raise awareness of the coronavirus and the steps to take to protect ourselves and each other from the virus. To help our employees stay healthy, we:

- Moved to nearly 100 percent work-from-home arrangements and canceled, postponed, or restructured corporate events to enable virtual participation.
- Halted all business travel.
- Required all employees to self-report personal travel, exposure to a person with confirmed coronavirus, or flu-like symptoms. Employees traveling to a Level 2 or high location, who are symptomatic, or who have been exposed to a person with a confirmed case of COVID-19 are required to self-quarantine for 14 days.

Have Avēsis and Premier Access provided relevant communications and training to your employees to minimize potential disruption of business activities?

Yes. We are sharing information with our employees daily to help them understand that their health and safety is one of our top priorities. In addition to providing health-related updates, we are also providing access to tools for managing any potential disruptions and isolation some remote workers may encounter, including strategies for staying in touch with their managers and team members while working from home.

Does your company rely on critical third parties (vendors) to deliver normal operations and business process relative to servicing our plan? If so, what are the associated activities, processes, the vendors providing them, and their relevant plans with regard to COVID-19?

The Avësis and Premier Access Management Teams are monitoring the readiness of each of our critical vendors to ensure they can support our needs and continue operations throughout the COVID-19 Public Health Emergency.

Will providers' offices remain open, and how will you monitor and address this issue?

We suggest that providers' offices follow the direction of their state officials and/or industry leaders regarding their office schedule. Local governments are recommending that routine checkups and other non-emergency visits be curtailed during the pandemic. We are asking that providers' offices that are closed leave detailed messages for their patients to let them know about their schedules and whom to contact in the event of an emergency.

What are you doing to help members access care?

We are asking that providers' offices not open for business please direct their members to a facility where they may be able to get treatment.

Do members have access to teledentistry? How will these claims be processed?

In response to the coronavirus pandemic and American Dental Association (ADA) guidance that dentists should focus on emergency care, Premier Access is making temporary changes to our teledentistry claims processing policies and will now approve these services when used to provide care to our members. We will be making this exception through May 31st, at which time we will reassess the current situation and determine future direction.

Our providers will be notified of these changes with instructions on how to appropriately submit teledentistry services for payment. Our goal is to ensure that Premier Access and our providers can continue to serve our members needs during this time.

What if my clients have renewals coming up?

We are pleased to announce that no rates will change for groups with fewer than 500 employees renewing between May 1st and August 31st. For our larger groups, we will defer planned anniversary renewals scheduled between May 1st and May 31st for three months.

Here are the specific details for employer groups.

Employer Groups with Fewer than 500 Employees

- We will retain rates (no rate change) on all renewals for May 1, 2020 through August 31, 2020 plan renewal dates.

- The next renewal rate review will be set to the plan anniversary month/day in 2021. For example, if the original renewal anniversary date was August 1, 2020, your current rates will continue until the next anniversary, August 1, 2021.
- All business planning discussions for the coming year will continue.
- Normal underwriting rules and contractual provisions will continue to apply.

Employer Groups with 500 or More Employees

- For our larger employer groups with 500+ employees, we will defer planned anniversary renewals scheduled between May 1, 2020 and August 31, 2020 for three months from the original renewal anniversary date. For example, a renewal planned to be effective May 1, 2020 will now be deferred to be effective on August 1, 2020.
- After this period of deferrals, your original renewal anniversary date will apply for any 2021 and future renewals.
- Our 500+ renewal discussions will reflect the same focus on your company's needs and the underlying benefit performance to assure your benefit programs are built for the long term.
- Normal underwriting rules and contractual limits will continue to apply.

Will you extend premium grace periods to our groups?

Through May 31st, Avenir and Premier Access clients will be granted an additional 30 days of grace period beyond current policy limits. For example, if your grace period for payment has been 30 days, it will now be extended to 60 days.

How can groups keep their employees covered?

Avèsis and Premier Access process the eligibility provided by the employer group. So anyone whose name is submitted is covered.

How will our groups' coverage be managed during the current situation? What is the policy for retaining employees on the plan, even though they may be laid off or furloughed? What action are you taking for employer groups that need to reduce the hours of currently enrolled full-time employees to below 30 per week? For employer groups that may temporarily lay off active enrolled employees, how long can those employees remain on the active group?

As the impact of COVID-19 continues to unfold, large numbers of employees' hours are being reduced. In response, Avèsis and Premier Access are making changes to eligibility requirements in order to provide coverage on vision and dental through the end of April 2020.

Effective March 1, 2020, Avēsis will continue to consider a currently enrolled employee eligible for benefits until April 30, 2020 if:

- The full-time employee's hours are reduced and fall below the minimum hourly work requirement to be benefit eligible

OR

- The employee is furloughed or laid off

Both fully insured and administrative services only (ASO) arrangements are eligible for the extension. During the extension, premiums must be paid according to your regular billing cycle and extended grace periods, if any.

If you choose to take advantage of the temporary accommodation, do not change the employee's eligibility if they experience a reduction in hours, leave of absence, layoff, or furlough that would normally make them benefit ineligible

As long as they change the benefit eligibility status of their employees, we will assume that their plan has accepted our temporary accommodation.

May your clients opt out of the temporary accommodation? If so, how?

Yes, groups should follow the normal termination procedures.

What if you choose to extend or change the temporary accommodation?

We will communicate any changes regarding this temporary accommodation before April 30, 2020, including whether we will be extending the accommodation timeframe or returning to the original contract provisions in your policy regarding eligibility requirements. Please continue to check www.avesis.com and www.premierlife.com for updates.

UPDATED: If terminated from the plan for a month, will employees be allowed back without a probationary period? Will there be a waiting period for major and orthodontic care, or will you allow a special, onetime exception?

At the request of the client, we may waive probationary periods through June and may allow exceptions at the request of the benefits manager whenever possible.

What if my group's providers are not seeing patients right now? Are there temporary higher coverage levels for out-of-network care if needed?

Though we recognize the difficulty, members should make every effort to see an in-network provider. For further assistance, please call your account manager.

What if my group needs additional financial assistance during this time?

Have your group contact us to make individual arrangements.

What other resources are available if I need additional financial aid?

The Small Business Administration (SBA) offers a variety of loans. Under the CARES Act Paycheck Protection Program, loans may be available for payroll costs, which include payments required for the provisions of group healthcare benefits, including insurance premiums to pay your vision insurance premiums. If you keep your employees on the payroll and otherwise meet the requirements under the loan program, the loan is forgiven.

What can my groups manage online?

Both Avēsis and Premier Access offer full-service websites that allow our clients to manage eligibility and view invoices online. We also offer electronic payment options, which may be ideal in this unique time.

What can I manage online?

Avēsis and Premier Access offer tools to our brokers that will help them with forms, quotes, appointment paperwork, and more.

UPDATED: How can I minimize the disruption of commission payments?

Avēsis provides ACH (automated clearing house) payments to our producers who are currently receiving paper checks. ACH allows you to get funds faster. To enroll, please follow the instructions in your email. Fill out the [ACH form here](#). Once completed, the form should be sent with a voided check to finance@avesis.com. Please allow two to four check cycles before automated payments begin.

Premier Access provides ACH (automated clearing house) payments to our producers who are currently receiving paper checks. ACH allows you to get funds faster. To enroll, please contact your account manager.

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