

COVID-19 FAQ

Members

Are you operating at full capacity right now?

Yes. Our entire team has been working remotely since Tuesday, March 10. Our parent company, <u>The Guardian Life Insurance Company of America</u>, requires that we maintain these remote working arrangements through at least April 30.

Are providers open for business?

Right now, most providers' offices are following the direction of their state and federal officials regarding their office schedule.

For your convenience, we have sent a survey to all our vision and dental providers to determine which offices will remain open for urgent and emergency care.

If a practice decides to amend their office hours, we are asking them to provide appropriate notice to their patients. In addition, we are currently surveying providers regarding their plans for office closures. When we learn that offices are closed, we will suppress this information in the provider directory for the duration of the closure. That way, our Provider Directory will reflect only those innetwork providers who are open at least for urgent or emergency care.

Local governments are recommending that routine checkups and other non-emergency visits be curtailed during the pandemic.

What are you doing to make sure I can access emergency care?

As indicated above, we are continuing to survey our network providers to learn which offices are remaining open during the pandemic. Those providers who decide to close will be suppressed in our Provider Directory for the duration of the closure.

Please use the Provider Directory our <u>member portal</u> or call Customer Care for assistance in finding a network provider.

As always, our Customer Care team can assist if you have special communication needs.

How can I ensure that I'll stay covered if I'm furloughed or temporarily laid off?

Your coverage during these times will be at the discretion of your group. Please discuss the extension of your coverage with the benefits manager at your company.



What is the best way to determine my coverage and benefit eligibility?

As always, the best way to manage your benefits, check on out-of-network claims, learn when you are eligible for benefits again, and learn the answers to frequently asked questions is to log into your member portal.

What is the best way to keep my family safe during this time?

Please listen to what your local and state officials are telling you to do to stay safe. You can also visit the <u>Centers for Disease Control and Prevention</u> website to learn the latest news.

Links to external sites are provided for your convenience in locating related information and services. Guardian, its subsidiaries, agents, and employees expressly disclaim any responsibility for and do not maintain, control, recommend, or endorse third-party sites, organizations, products, or services and make no representation as to the completeness, suitability, or quality thereof.

Avēsis Incorporated and Avēsis Third Party Administrators, Inc. are wholly owned subsidiaries of Guardian. Guardian® is a registered trademark of The Guardian Life Insurance Company of America, New York, NY. ©2020 Avēsis Incorporated. ©2020 Guardian. All rights reserved. Used with express permission. #2020-97417 (exp. 3/22)

