



March 26, 2020

COVID-19 and Health Plan Frequently Asked Questions

Q. Is COVID-19 testing a covered benefit?

A. For all Allied National health plans, COVID-19 testing will be covered free of charge, in or out-of-network. Members in a qualified high deductible plan (HSA) are eligible for 100% coverage for testing. Medical care for illness caused by COVID-19 is covered the same as any other illness.

Q. What happens to employees we've had to place on leave because our business is closed?

A. If you have an employer health plan with Allied and you've had to temporarily close your business and/or place employees on leave, you and your employees can maintain your health plan for up to 90 days. While laid off they continue to be eligible for the plan as long as the necessary premiums are paid. If the situation continues past 90 days, you may elect to extend your leave of absence policy in your health plan at that time. Some of the legislation recently passed (Families First Coronavirus Response Act) by Congress includes government assistance for paying workers of small businesses who are on temporary leave. That act also includes mandatory FMLA and sick leave in certain situations. There is additional legislation pending that may influence how you handle employee layoffs at this time. We strongly encourage you to check with your HR advisor, accountant and payroll service for assistance in these areas.

Q. What do I do when I rehire my employees?

A. We are developing clear guidance on this, but at this time we believe they will be eligible on the first of the month following their date of rehire.

Q. What happens if our business is unable to continue to pay monthly premiums?

A. Allied will work with employers currently unable to make their monthly payments due to the government required business closures around the COVID-19 pandemic. Your grace period for payment of premium will automatically increase to 60 days (from 30 days) for the duration of the crisis. A health benefit plan is critical to all during this health crisis and we want to make sure you are able to keep your health plan in place. Communication is key to keeping your coverage!

Make sure you stay informed about government assistance that has passed in recent legislation that will assist you to keep your health plan in place and provide benefits for your employees.

Q. What type of government assistance is in place for employers?

A. The U.S. Senate passed the Families First Coronavirus Response Act. One of the goals of the act is to help small business retain their employees AND keep them on their health plans. This is done through a series of mandates on employers and loans to employers in the form of tax credits.

The U.S. Department of Labor has created excellent resource material for both employees and employers to understand their rights and obligations.

For employers, please refer to this link:

www.dol.gov/agencies/whd/pandemic/ffcra-employer-paid-leave

Allied will continue to monitor government resources that you can use to inform and help protect employers and their clients.

Q. What is the easiest way to get hold of Allied National representatives during the pandemic?

A. To help us better serve you, **we request that more of your routine communication with us be via email, rather than by phone.** This will free up our phone representatives to handle urgent matters while routine service requests can be handled by staff who do not have any type of online phone access available to them from home. You can also access information online via your Self-Service account accessible from our website at www.alliednational.com.

IMPORTANT EMAIL ADDRESSES FOR SERVICE:

clientservices@alliednational.com

sales@alliednational.com

As always, though, feel free to call us if necessary.

IMPORTANT PHONE NUMBER FOR SERVICE:

Client Services: 800-825-7531