



DENTAL · VISION · LIFE · DISABILITY

March 20, 2020

RE: COVID-19 ADVISORY- Payment, Leave of Absence & STD

With respect to COVID-19 and steps being taken by various State and Local governments to prevent further spread of the disease, Renaissance will be taking the following measures to limit its employees' exposure to the virus:

- Effective March 19, all employees capable of working from home will do so until at least April 3.
- All non-essential business travel has been suspended.
- All office locations will be closed to visitors and only critical business personnel will be permitted.

We understand that many of our group clients may also be experiencing office shutdowns and or temporary work from home arrangements. If your normal business functions have been disrupted, Renaissance will be working with you to allow for payment flexibility beyond our standard 30 day grace period. Please contact your account management team so we can properly note your account.

Additionally, we would like to provide our Short Term Disability (STD) policyholders with a brief advisory regarding COVID-19. Your policy defines "sickness" as an illness, disease, or complications of pregnancy. It also includes an Injury that occurs before you are insured. It does not include "risk of Sickness." Therefore, for STD claims related to COVID-19, an individual would require an actual diagnosed medical condition (e.g., actually have the virus) with objective medical evidence that the condition is preventing them from working (signs/symptoms supporting restrictions/limitations preventing work). An advisement to self-quarantine, on a doctor's presumptive coronavirus diagnosis (which does not require an actual positive test) would also meet the definition of disability. However, a quarantine for "exposure" to the virus (e.g., "risk of sickness") **would not** meet the policy definition of disability/sickness. In any event, there has to be an accompanying loss of wages for a claim to be paid.

Lastly, we feel it's important to advise our policyholders for leave of absence/temporary layoffs related to COVID-19. Renaissance will administratively extend the layoff and rehire provisions of all life and health policies to all currently covered employees as long as the employer continues paying the premium for any impacted employees. We will support the continuation of coverage during temporary layoff for up to 3 months and will allow coverage reinstatement for terminated employees rehired within three months of the date of termination.

Renaissance wants you to know that our dedication to our members who trust in our products and service remains unchanged. We will continue to process claims and any claim payments will remain a top priority to process promptly. Our call center teams are available as we are committed to helping our customers make insurance easy and accessible, even in the midst of this national health emergency.

Please contact your sales and support team with any questions or concerns.

Sincerely,

Renaissance

