

# COVID-19 FAQ

20<sup>th</sup> March 2020

*While we're not in a position to respond to separate questionnaires, we're confident that our comprehensive FAQ will answer your questions and provide the reassurance you need. It will be updated on a regular basis.*

## 1. General questions around cover

### 1.1 Do you cover treatments related to COVID-19?

Yes. All insured members are covered for treatment of COVID-19 until discharge from home or hospital for this acute event.

### 1.2 Do you cover the test for COVID-19?

Yes, if prescribed by a medical doctor due to symptoms or direct exposure to an infected person, and where costs are reasonable and customary.

### 1.3 If so, do you have restrictions?

No, the normal terms and conditions apply.

### 1.4 If a customer doesn't have an out-patient plan, will you still cover the costs of the COVID-19 test?

Yes. As this is an exceptional situation and we want to be there for our customers, we will cover reasonable and customary out-patient related costs for the investigation and treatment of COVID-19 when prescribed by a medical doctor due to symptoms or after direct contact with an infected person.

### 1.5 If the insured person goes to hospital because of possible symptoms of the virus, is medical care covered?

Yes, if they've been advised by a doctor to go to hospital, care in the hospital and in transit (i.e. in an ambulance if medically necessary) is covered.

### 1.6 Is telemedicine covered?

Yes, including local medication delivery.

### 1.7 Do you cover COVID-19 treatments regardless of whether it's a case of isolation or non-isolation?

All COVID-19 infections have to be treated in isolation either at home or in hospital.

### 1.8 Will you pay for home health assistance for home self-isolation cases?

No. That is not included in our cover.

### 1.9 Are staff who part fund their health insurance being treated any differently to group funded staff?

No, not at all. They will get the same level of care and support.

### 1.10 What additional support are we giving to customers?

- We have a 24/7 medical advice line, with nurses trained on answering COVID-19 questions as well as general medical questions on other topics from blood pressure to vaccinations. The number is +44 (0) 208 416 3929 and this advice line is available in English, German, French and Italian.
- We also have a COVID-19 symptom checker tool: <https://medi24.ch/en/coronacheck/> in English, German, French and Italian which, depending on the answers, will route callers through to a nurse where appropriate.
- We are organising webinars for brokers, group scheme managers and their staff.

### 1.11 Are telehealth consultations covered?

Out-patient Telehealth consultations will be covered during this emergency period, for example consultation via Skype or FaceTime. This applies to all policies where members have an out-patient plan and benefit.

### 1.12 Is virtual physiotherapy and psychotherapy covered?

Online psychotherapy is covered in the same way as in-person psychotherapy. Physiotherapy is not covered virtually.

### 1.13 Do you have an estimate on the potential impact of Covid-19 on future claims?

It's difficult to predict as this is still an evolving situation. At the moment, due to the fact that the percentage of the world population which has contracted COVID-19 is still low, it is not expected to have a major impact on claims. We will continue to monitor this situation.

### 1.14 Have you introduced any new exclusions in relation to COVID-19?

No.

### 1.15 Do you cover the cost of hand sanitizers and protective clothing?

No, this is not covered.

## 2. Location based questions

### 2.1 Do you follow any governmental recommendations against travel to certain countries?

We follow World Health Organisation recommendations exclusively.

### 2.2 If a customer is already in one of these countries, will you cover treatment for COVID-19?

Yes, even if the WHO has recommended against travel to those countries. If a customer finds themselves outside their region of cover before a restriction of travel was recommended, they are covered for up to 90 days. This has been temporarily extended from 6 weeks to support our customers.

### 2.3 How are you preparing to address each and every case in the countries where you have customers?

As a global health insurer, supporting customers in countries all over the world is the norm for us. While the experience relating to COVID-19 specifically is unprecedented, we are used to dealing with the unexpected, whether that is an earthquake, an exploding volcano or outbreaks like the Swine flu. We will follow our normal, robust international approach when it comes to customer care.

### 2.4 If a customer travelled to a country after it was placed on the restricted list, would you still cover them in that country?

If the travel restriction recommendation by the WHO was issued before departure, we would not provide cover if this warning was ignored.

The only exceptions would be if the destination is the customer's country of residence, or if their close family lives in that country, or the customer was sent to the country to work. These situations will be decided upon on a case by case basis.

### 2.5 If a family is in a country outside of their area of cover and cannot travel due to the pandemic will we extend their emergency cover for the period which they cannot travel?

Yes, to support our customers during this difficult time, "Out of Area of Cover" cover has been temporarily extended from six weeks to 90 days and our normal terms and conditions apply.

### 2.6 For internationals insured outside of the US...

- **Are international test kits covered?** No.
- **Are governments responsible for cover and payments for internationally insured clients?** If the customer is insured with us they are covered for treatment of COVID-19 even if the local healthcare does not cover them in the country they find themselves in.

## 3. Evacuations and repatriations

### 3.1 Does COVID-19 have an impact on medical evacuations e.g. government restrictions on normal evaluations?

Potentially yes. If a customer is covered for medical evacuations, then this will be arranged if suitable treatment is not available locally. We have already identified Air Ambulance providers who have confirmed capability to transport COVID-19 infected patients via a negative pressure "Bubble" which they install in the aircraft. This protects the medical staff and flight personnel. However, some local governments may prohibit international evacuations and insist on local treatment. This is outside of our control.

If no nearby country will accept our evacuated customer, we will evacuate them to their home country.

## 4. Underwriting for health cover

### 4.1 Does having COVID-19 affect underwriting decisions?

As with any medical condition, the diagnosis and current status will determine the underwriting decision. If someone has a positive diagnosis and is currently

hospitalised, the underwriting decision will be postponed until a full recovery is made.

## 5. Questions around life and disability cover

5.1 On life insurance policies, is a pandemic classed as a single event and would the single event limit apply?

The single event limit does not apply.

5.2 Does your standard international group life plan contain an exclusion for pandemics?

No we apply no exclusion for pandemic risk.

5.3 Are you changing your underwriting criteria due to COVID-19?

No. Not at this time. The approach to underwriting of COVID-19 is the same as any other infectious respiratory disease. Each medical condition will be assessed based on:

- 1.Current symptoms
- 2.Treatment
- 3.Results of tests/investigations
- 4.Status of any prevailing the condition

5.4 Do you count quarantine periods leading to diagnosis when it comes to the elimination/waiting periods that apply before benefit payment begins?

Yes, based on medical evidence.

5.5 Do you count quarantine periods not leading to diagnosis towards elimination/waiting periods that apply before benefit payment begins?

No. In order for a claim to be accepted, a diagnosis is needed. In the absence of a diagnosis a claim will be declined.

5.6 Will you approve disability claims where a quarantine period extends beyond the elimination/waiting period but the employee has not yet been officially diagnosed with the coronavirus?

All claims will be looked at on a case by case basis.

5.7 Will you continue to pay disability benefits after a person diagnosed with COVID-19 is considered to be asymptomatic but is still unable to return to work due to being quarantined?

Yes, we will continue to pay benefits.

5.8 Are you planning any changes to cover terms and conditions due to COVID-19 (including pricing at renewal)?

Not at this time. We will monitor the situation and reserve the right to amend our terms and conditions.

## 6. Ensuring business continuity

6.1 Are you experiencing any impact on your ability to provide services to customers?

No. Currently we have no confirmed cases of COVID-19 in our staff and all of customer services are working as normal. For their own protection, the majority of our staff are working from home. They were already set up to do this, to cater for a scenario such as this, and it is working very well. We have a robust business continuity plan in place.

6.2 Do you have a business continuity plan in place?

Yes, we have a robust plan in place to guarantee that we continue to be there for our customers, when they need us. Recently audited and approved by the French Supervisory Authority (Autorité de Contrôle Prudentiel et de Résolution), our Business Continuity Plan ensures that we are prepared, should COVID-19 reduce staffing levels or demand an office to close.

- All functions, including key customer-facing teams, are able to work from home to ensure uninterrupted service delivery.
- We have a multisite presence and can seamlessly transfer calls and administration to our service offices around the world, should the need arise.
- Both services have gone through testing to ensure readiness if required.

As a result we are confident in our ability to continue to provide our customers with the support they are used to. We have a senior committee in place which meets regularly to review the outbreak and its impacts.

## 7. Latest news

You can find the latest news about COVID-19 on our [website](#).