

COVID-19 FAQ

Brokers

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 April 30.

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.

Has Avēsis 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 Avēsis Management Team is 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.

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 note this information in the Provider Directory for the duration of the closure. That way, our Provider Directory will reflect only those in-network providers who are open.

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

What are you doing to help members access care?

As indicated above, we are continuing to survey our network providers to learn which offices are remaining open. We will note in our Provider Directory when a provider decides to close.

We are advising all members – through our Customer Care Center and in an FAQ on the member portal – that they can find assistance with locating a network provider either through our online provider directory or through Customer Care.

As always, our Customer Care team can assist members with special communication needs.

Will you extend premium grace periods to our groups?

Groups can contact your account manager if they are unable to pay the premium within the current 30-day grace period.

How can groups keep their employees covered?

Avēsis 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?

Avēsis and Premier Access are fully operational. If your group requires some exceptions, please let us know, and we will make every effort to accommodate their needs.

What is the policy for retaining employees on the plan, even though they may be laid off or furloughed?

Avēsis does not administer COBRA, but your COBRA administrator can help maintain any furloughed employees' benefits.

Premier Access Groups should submit any state COBRA enrollments to their Premier Access account manager.

If terminated from the plan for a month, will employees be allowed back without a probationary period?

Yes, at the request of the client, we will waive probationary periods through June.



If terminated from the plan for a month, will employees have the waiting period for major and orthodontic care, or will you allow a special, one-time exception?

We allow exceptions at the request of the benefits manager whenever possible.

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?

We will allow employers to continue covering staff at their discretion, using the employer-generated eligibility file as the determinant, making exceptions as requested.

For employer groups that may temporarily lay off active enrolled employees, how long can those employees remain on the active group?

Please see your group's insurance policy and contact us for questions or exceptions.

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?

We are working to maintain a provider directory that highlights providers who are open, so 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 can my groups manage online with Avësis and Premier Access?

Both Avësis 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 with Avësis and Premier Access?

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

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