

YOU ARE OUR PRIORITY AS WE MONITOR COVID-19 (CORONAVIRUS)

In an industry founded on being ready for unforeseen circumstances, Companion Life Insurance Company is prepared with information, monitoring the details as circumstances change and well organized to support you through this challenge.

If you have a short-term disability insurance policy with us, here are some things you need to know:

- **For the sick, quarantined and unable to work:**

If you have, or have been exposed to, COVID-19 and have been diagnosed by a certified medical professional, you can file a short-term disability insurance claim. Companion Life's claim form outlines the necessary information you must provide, including diagnosis and expected duration of disability. Please note that elimination periods outlined in the policy, as well as paid-time-off provisions, will apply.

- **For flexible work arrangements:**

If you are working from home and/or an alternate location, this circumstance does not typically meet the definition of being disabled under Companion Life's short-term disability insurance policy, as you are still working. If you are unsure of your claim eligibility, we encourage you to file a claim for further review.

FOR TEMPORARY BUSINESS CLOSURES:

We understand that some of our groups may be faced with temporarily closing their doors due to COVID-19. As an employer, if you choose to deem your employees still "actively employed" and "benefits-eligible" during that temporary closure, Companion Life will recognize those statuses. In the event an employer institutes temporary layoffs, any members who are rehired within 12 months will be enrolled the first of the following month with no evidence of insurability or waiting period requirements.

FOR ALL OUR GROUPS:

We are extending the grace period for remitting premium payments, as well as complying with any state-specific special emergency orders that are issued.

As the circumstances around COVID-19 continue to develop, we will keep you informed of any impacts on our operations or response. Please make us aware of any questions you have. You may direct general questions to:

Email: CompanionService@companionlife.net

Phone: 877-676-5789

Please send disability insurance claims and related questions to
CompanionClaims@companionlife.net.

Thank you for your composure and agility as we navigate the demands of this developing situation.

We stand ready to support you and our insureds, through this COVID-19 crisis.