



March 17, 2020

Dear Valued Customer,

Ever since the founding of Kismet Risk Management Associates, LLC (KRMA), it has been our highest priority to create stronger connections with our producers, policyholders, and health plan members - in a way that is responsible and safe for everyone. Life is changing fast around us and we are continuously monitoring the impact that Coronavirus Disease 2019 (COVID-19) may have on our clients' health and welfare. In collaboration with our carrier partners, KRMA is working with and following all guidance and protocols issued by the U.S. Centers for Disease Control and Prevention (CDC) and other reputable sources to support our clients' needs.

I am pleased to say, that through our business continuity protocols, KRMA is prepared to address the changing circumstances related to the coronavirus. All employees of KRMA are able to work remotely and securely to help maintain a healthy workforce and support our policyholders. As always, we will continue to receive and post premiums and pay claims in a timely manner. *To avoid disruptions in bill processing and claims payments we recommend the following:*

- Securely submit your premium payments through ACH and provide electronic premium worksheets to us at accounting@kismetrisk.com.
- Update claims reporting for specific and aggregate to potentials@kismetrisk.com
- Submit stop loss reimbursement requests to claims@kismetrisk.com
- Contact us to arrange for ACH receipt of processed stop loss claim reimbursements.

To support our policyholders and health plan members, during this challenging time, we are committed to extending the stop loss policy to cover COVID-19 testing claims without applying member cost sharing. This means that the member cost share for COVID-19 testing will be paid under the self-funded health plan and considered eligible under the stop loss policy. With respect to actively at work provisions and leaves of absence, we will continue to look to the plan document as supplied to us for definitions of eligibility.

At this time, there is no antiviral treatment or vaccine. More severe cases of COVID-19 involving respiratory distress have benefited from medical intervention and such medically necessary treatment will be covered under the terms of the health plan.

For our existing policyholders, each agent on record will be sent an electronic copy of a Letter of Understanding for an Extension of their Covered Benefits to include coverage for the waiver of member cost-shares for COVID-19 testing under the stop loss policy. Kindly have the policyholder review and return a countersigned copy to my attention at msheobaran@kismetrisk.com.

Thank you for your patience and support during this challenging time. We anticipate that the situation will evolve rapidly, and we will continue to keep you updated as we have additional guidance and guidelines.

Sincerely

Manjusha Prasad Sheobaran
President

