

April 2020

Dear Customer,

In response to the rapidly evolving COVID-19 pandemic, Aetna, a CVS Health company, announced several initiatives focused on supporting the health and well-being of Aetna members and removing barriers to care as we navigate the spread of COVID-19. These have included waivers for cost-sharing related to COVID-19 diagnostic testing, telemedicine visits for any diagnosis and most recently for in-network, inpatient hospital admissions related to treating COVID-19.

Unlike the diagnostic testing, which is now federally mandated for all plans, the benefits for COVID-19 treatment are your decision as a self-funded plan sponsor guided by ERISA. We urge you to consult with your benefits advisors about this decision. If you have third party stop loss insurance, it would also be prudent to advise them of this liberalization to avoid any coverage concerns.

Rest assured if you have a stop loss contract through Aetna, we've already considered these actions as part of making our holistic business decisions. We will fully honor your contract and policies, and not require any plan amendments to account for these changes. If after discussing the options with your stop loss carrier you would prefer to see how Aetna can assist with your stop loss coverage, please contact your Aetna representative.

We're continuing to monitor the situation and considering additional steps to help members access the care they need during the COVID-19 pandemic.

Please contact your Aetna representative with any questions.