



COVID-19 COVERAGE AND CLAIMS

BROKER FAQ
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The heart of our business at Transamerica is risk management, and we have robust plans in place to ensure continuity of service for employers and employees. We remain committed to providing high-quality service while keeping our customers' security top of mind during these unprecedented events.

You're probably wondering how this situation will impact you and your clients. We're here to support your organization in every way we can. The following are answers to frequently asked claims and policyholder service questions as they relate to COVID-19.



TRANSAMERICA®

ARE EMPLOYEES COVERED FOR COVID-19?

Wellness benefits can be triggered by COVID-19 testing as an eligible benefit if they have not previously exhausted the annual wellness benefits in their policy. This benefit can be triggered by a telemedicine visit. Generally, we will consider a telemedicine visit the same as an in-person visit to the doctor.

BENEFITS ARE AS FOLLOWS:

- **Gap/TransConnect®:** Our Gap/TransConnect product provides benefits to help cover COVID-19-related co-pays, deductibles, and out-of-pocket expenses for inpatient services covered under the employees' major medical policy. Out-of-pocket expenses for select outpatient services may also be covered as listed under the terms of the policy.
- **Critical illness:** COVID-19 has not been classified as a specified disease in our critical illness product (*CriticalEvents®*), but the testing and vaccination for it is payable under the wellness benefit (see above).
- **Life insurance policies:** COVID-19 is considered an illness under Transamerica's life insurance policies and would be adjudicated as such.
- **Hospital indemnity:** Hospital indemnity products (*TransChoice® Advance*, *TransChoice® Plus*, *Transamerica Provider Select®*, and *Hospital Select® II and III*) will pay benefits for hospital confinements related to a COVID-19 diagnosis as part of the benefits outlined in the policy. If they are under guidance from a physician at a hospital or alternative designated facility, we would consider this an eligible hospital indemnity claim. A government-ordered home quarantine doesn't indicate if individuals are under the care of a physician, therefore they would not be eligible for a claim payment.
- **Medicare Supplement and retiree medical policies:** Medicare Supplement insurance and retiree medical policies will help cover COVID-19-related out-of-pocket expenses from services offered by the customer's Medicare policy.
- **Short term disability income (*TransDI® Plus*):** Transamerica's short term disability income insurance (*TransDI Plus*) will provide benefits, once the sickness elimination period has been met, for insured individuals diagnosed with COVID-19 who are unable to work for an extended period of time due to illness or medical quarantine. If they are exhibiting signs of COVID-19 and are under guidance from a physician to self-isolate, they may be eligible for benefits under their disability policy. A government-ordered quarantine doesn't indicate they are under the care of a physician.

DO YOU ACCEPT TELEMEDICINE IN LIEU OF AN IN-PERSON DOCTOR'S OFFICE VISIT?

Generally, we will consider a telemedicine visit the same as an in-person visit to the doctor in areas impacted by COVID-19. We define telemedicine as an appointment with a primary care provider or regular specialist who has requested the patient call in or attend a video conference for a scheduled appointment.

WHAT ABOUT FUTURE TESTING CLAIMS AFTER CONTAINMENT?

COVID-19 testing under the wellness benefit will be covered where applicable and Transamerica will adjudicate claims appropriately.

CAN THE EMPLOYER AND PHYSICIAN STATEMENT REQUIREMENT NOTED ON THE CLAIM FORMS BE WAIVED IF THE CLAIMANT IS UNABLE TO OBTAIN THEM?

For current disability claims requiring an attending physician (AP) follow-up statement and an office visit, we will allow a written statement from the AP in lieu of an office visit if the AP cannot see a claimant because of COVID-19.

Transamerica is requesting a claimant to obtain this information if at all possible, but understandably may not always be able to do so. If a claimant is unable to obtain the employer and physician portion of the claim, they can complete the information requested in these portions for Transamerica's review and determination.

ARE NEW DISABILITY CERTIFICATE HOLDERS ALSO COVERED FOR COVID-19 DUE TO ILLNESS OR QUARANTINE?

As with any diagnosis for disability coverage, the diagnosis would have to be after the effective date to be eligible for benefits.

IF AN EMPLOYEE IS LAID OFF DUE TO COVID-19 AND THEN GETS ILL OR QUARANTINED DUE TO COVID-19, CAN THOSE EMPLOYEES FILE FOR SHORT TERM DISABILITY INCOME COVERAGE?

If an employee is laid off, they are not eligible for coverage unless the group selected the portability rider.

FOR WAIVER OF PREMIUM, CAN YOU TAKE DIRECTION FROM THE EMPLOYER TO ENACT RATHER THAN REQUIRE SIGNATURES FROM THE EMPLOYER AND THE POLICY OWNER?

Transamerica will allow employers who have our life product(s) with the waiver of premium for layoff rider (in NY, the unemployment lapse riders) to submit the approved template with all employees laid off specific to the COVID-19 pandemic.

Note: *Regarding administration, we request that employers provide an updated claim log a few days prior to any anticipated return-to-work dates provided on the log. By providing a timely update, the claims department can extend the waiver of premium without the need for individual follow-up. The completed log can be returned to either your account manager or TEBCSProducers@transamerica.com.*

HOW SHOULD WE HANDLE GROUPS THAT ARE LAYING OFF ALL POLICYHOLDERS?

We recommend that employers allow employees to port coverage and move to direct billing for the duration of the furlough/layoff while keeping their group billing active. This will cancel coverage for products that aren't portable. If the group has no plan to restart employee deductions in the future, we will transition policies to direct bill and close the group bill.

IF A POLICYHOLDER IS OUT ON A CLAIM AND MISSES A PREMIUM PAYMENT, WILL THEY STILL RECEIVE A BENEFIT?

Transamerica has a standard practice in place to allow missed premiums to be deducted from a claims payment. We will extend this practice to include claims specific to the current stance we've taken on premium payments.

WILL TRANSAMERICA CONSIDER WAIVING THE "ACTIVELY AT WORK" QUESTION?

If the employer is going to pay premiums for employees for up to 60 days, we will waive the "actively at work" question. We will waive this provision for furloughed employees only.

WHAT HAPPENS IF EMPLOYEES ARE WORKING FEWER HOURS AND ARE NO LONGER BENEFITS-ELIGIBLE?

Due to COVID-19, Transamerica will allow existing policyholders to maintain eligibility for their benefits even if they fall below the minimum hours required threshold.

IS TRANSAMERICA EXTENDING GRACE PERIODS DUE TO THE COVID-19 OUTBREAK?

Transamerica is committed to ensuring customers and their employees are supported during this time, which includes keeping valuable coverage. We intend to be flexible on billing matters and are prepared to extend grace periods to keep coverage in place. If payment disruptions are anticipated, please contact us at **866-411-4159** or tebillingservices@transamerica.com.

We will work with customers to recoup missed premiums over time. If your state department of insurance has issued direction regarding leniency of premium payments, Transamerica will act in accordance with this direction.

IS TRANSAMERICA CHANGING ITS LAPSE PROCESS DUE TO COVID-19?

Transamerica is not changing the lapse notice process for anyone who is past due. If your state department of insurance has issued direction regarding leniency of premium payments, Transamerica will act in accordance with this direction. We are including an insert with our past-due letters that states:

“COVID-19: Transamerica is committed to supporting customers and their employees during this difficult time. We are prepared to extend our existing grace period if your business is impacted by COVID-19 and you believe premium payment can resume soon. Please contact us during normal business hours at the phone number or email address below. Our representatives are prepared to discuss your circumstances and address any questions you may have.”

CAN THE EMPLOYER PAY PREMIUMS ON BEHALF OF EMPLOYEES?

Transamerica will allow an employer to pay premiums on behalf of the employees while the employees are unable to work due to COVID-19. We allow employers to pay premiums for policies.

IF EMPLOYERS ARE EXPECTING LAYOFFS, HOW WOULD WE COORDINATE THE TRANSITION TO DIRECT BILL?

Employers expecting layoffs can notify us via tebbillingservices@transamerica.com or call **866-411-4159** and our billing team will work with them to obtain the information needed to transition policies to direct bill as appropriate. Transamerica is committed to ensuring customers and their employees are supported during this time, which includes keeping valuable coverage. We intend to be flexible on billing matters and are prepared to extend grace periods to keep coverage in place.

ARE YOU EXTENDING ENROLLMENT PERIODS DUE TO IMPACTS OF COVID-19?

Transamerica is committed to ensuring our customers and employees are supported during these uncertain times. Our plan is to be flexible for our current clients and for any new enrollments during the upcoming months. Additionally, we will continue to accept enrollment spreadsheets or paper applications after the enrollment period. It is our intention to do this on a request-only basis.

HOW SHOULD EMPLOYEES CONTACT TRANSAMERICA REGARDING CLAIMS?

We encourage employees to either visit tebcs.com or call **888-763-7474**. Representatives are available Monday through Friday, from 9:30 a.m. to 4 p.m. ET. Claims questions can also be directed to tebcustresp@transamerica.com.

WILL EMPLOYER PORTAL ACCESS BE GRANTED TO TPAs TO PAY BILLS IN LIGHT OF THE COVID-19 PANDEMIC?

Due to system limitations, we cannot provide access for TPAs to pay billing on behalf of employers.

IS IT PAYABLE IF SOMEONE IS CONSIDERED “HIGH RISK” AND INSTRUCTED NOT TO WORK BY THEIR DOCTOR DUE TO GOVERNOR’S ORDERS?

Transamerica reviews every claim based on its own merits. Depending on the claim’s specific circumstances, a disability claim may be eligible for benefits if the insured is under the care of a physician for other health conditions.

DOES TRANSAMERICA ALLOW E-SIGNATURES ON APPLICATIONS?

Transamerica allows e-signatures of a wet signature as a general business practice. We will follow our standard rules for call center enrollments at this time. We accept DocuSign or a similar technology, but please note a typed name with a date is not sufficient.

Insurance products offered by Transamerica Life Insurance Company or its affiliates.

This communication is intended to provide employee benefit and COVID-19 information for educational use only. Transamerica is continually monitoring and addressing questions and concerns related to the coronavirus on our COVID-19 benefits update page (transamerica.com/lp/employee-benefit-message) and associated links. Due to the ever-evolving COVID-19 situation, the information we provide may be outdated at times.

