

COVID-19 FAQ

2nd March 2022

While we're not in a position to respond to separate questionnaires, we're confident that our comprehensive FAQ will answer your questions and provide the reassurance you need. It is updated on a regular basis.

1. General questions around cover

1.1 Do you cover treatments related to COVID-19?

Yes. All insured members are covered for treatment of COVID-19 until discharge from home or hospital for this acute event. Experimental or unproven treatment or drug therapy, including the prescription of vitamins, is not covered.

1.2 Do you cover tests for COVID-19?

Members who have symptoms of fever and cough or have been in close contact with a person who tested positive for COVID-19 are covered for virus detecting (PCR and Antigen) tests, as long as the test was prescribed by a doctor and took place under medical supervision in a medical environment. We'll cover costs that are reasonable and customary in the country where the test is taking place. If the cost is higher than what we consider reasonable and customary for the region, members will need to cover the cost of the difference. What a reasonable and customary cost is in one country and be quite different in another country for a number of reasons. We've provided a few examples of reasonable and customary Covid-19 test costs below:

- Antigen test: €50 or equivalent
- PCR test **including consultation with a doctor:**
 - USA - €110
 - UK - £250
 - Germany - €340
 - Singapore - €290
 - UAE - €177

Please note home testing or over-the-counter testing kits are not covered.

Treatment for COVID-19 infection and any resulting complications is covered, within the limits of the policy. When submitting claims, the invoice for the test should be accompanied by the medical prescription confirming symptoms of COVID-19 infection and/or close contact with a confirmed case of COVID-19.

1.3 Do you cover tests for COVID-19 when required for travel?

Travel related tests that are mandated by countries for entry are not covered by our policies, even if prescribed by a doctor.

Our policies do not cover the costs relating to mandatory or voluntary isolation required when entering a country.

1.4 If the insured person goes to hospital because of possible symptoms of the virus, is medical care covered?

Yes, if they've been advised by a doctor to go to hospital, care in the hospital and in transit (i.e. in an ambulance if medically necessary) is covered.

1.5 Do you cover COVID-19 treatments regardless of whether it's a case of isolation or non-isolation?

All COVID-19 infections have to be treated in isolation either at home or in hospital.

1.6 Will you pay for home health assistance for home self-isolation cases?

That is not included in our cover.

1.7 Are staff who part-fund their health insurance being treated any differently to group funded staff?

No, not at all. They will get the same level of care and support.

1.8 Is telemedicine covered?

Yes, including reasonable and customary cost of local medication delivery.

1.9 Are telehealth consultations covered?

Out-patient Telehealth consultations will be covered until further notice, for example consultation via Skype or FaceTime. This applies to all policies where members have an out-patient plan and benefit, and in countries/regions where it is compliant with local healthcare regulations.

1.10 Is virtual physiotherapy and psychotherapy covered?

Telehealth physiotherapy consultation is covered where it provides advice, pain management and self-management exercise plans in countries/regions where it's compliant with local healthcare regulations. Telehealth psychotherapy is covered in the same way as in-person psychotherapy in countries/regions where it's compliant with local healthcare regulations.

1.11 Has the reimbursement of claim(s) been impacted by the COVID-19 crisis?

Members can get reimbursed via cheque or bank transfer as usual.

In some countries, the authorities / central banks had previously restricted the way in which the banks in those countries could operate. Currencies previously suspended are now activated for use again in the system.

However, given the surge in cases around the world at the moment, we expect new restrictions to come through. We will monitor this situation and review this information regularly.

1.12 Have you introduced any new exclusions in relation to COVID-19?

No.

1.13 Do you cover the cost of hand sanitizers and protective clothing?

No, this is not covered.

1.14 Do you provide cover if an employee has been furloughed / temporarily laid off / put on leave of absence / unpaid holidays, as a result of the COVID-19 crisis?

Yes. If employees are technically still employed and have not been removed from the list of insured members, they have the same cover that they did when they were working full time.

1.15 Are you planning to give any refunds or rebates in relation to people's healthcare premiums?

The impact of Covid-19 on claims and renewals is complex and multifaceted. There are many variables

which make it difficult to predict the future. However, based on the trends that we're seeing so far, we can make some qualified assumptions to take what we believe is the right approach to support stability.

In light of the evidence gathered and trends we've seen, our pricing reviews will effectively set aside the recent reduced usage (as this year needs to be considered a 'shock year') and revert to the average/historic/expected claim trends for the customer, to estimate current year plan performance "had COVID not happened". At the same time, we will NOT be loading for potential higher costs next year, despite the risk being quite high. The projected figure will give us a credible and quantifiable base from which we can run our normal renewal assessments and calculate each client's renewal premium.

We believe that it's vitally important that we all work towards providing stability and sustainability for clients and ensure adequate claims funding for each year and into the future.

1.16 Will you cover vaccination costs for Covid-19?

Yes, we'll cover the cost of Covid-19 vaccination for members who have the vaccinations benefit in their policy and if it's not offered for free (or only partially sponsored) by the government of the country where they're resident. We'll also cover the cost of an FDA/EMA approved vaccine, where the government sponsored vaccine is not FDA/EMA approved. The vaccine must be fully developed (including passing all pre-licensure clinical trials). It must also be approved and licensed for use in the jurisdiction where it's being requested, and the cost must be reasonable and customary in that region.

We won't cover travel costs when using this benefit. Vaccination cover is subject to local public health policies in terms of allocation and prioritisation.

1.17 Will you cover Covid-19 vaccination costs outside country of residence?

Yes, we'll cover the cost of Covid-19 vaccination for members who have the vaccinations benefit in their policy and where it's not offered for free (or only partially sponsored) by the government of the country where they're resident. We'll also cover the cost of an FDA/EMA approved vaccine, where the government sponsored vaccine is not FDA/EMA approved.

However, the cost of travel won't be covered. The vaccine must be fully developed (including passing all pre-licensure clinical trials). It must also be approved and licensed for use in the jurisdiction where it's being requested, and the cost must be reasonable and customary in that region.

1.18 Will you cover costs of a third dose of the Covid-19 vaccination?

Yes, we'll cover the cost of a third dose of the Covid-19 vaccination for members who have the vaccinations benefit in their policy and where it's not offered for free (or only partially sponsored) by the government of the country where they're resident. We'll also cover the cost of an FDA/EMA approved vaccine, where the government sponsored vaccine is not FDA/EMA approved. The third dose must occur as a booster between 6 and 9 months after the second (or in the case of Johnson&Johnson, after first) shot.

The cost of travel won't be covered. The vaccine must be fully developed (including passing all pre-licensure clinical trials). It must also be approved and licensed for use in the jurisdiction where it's being requested, and the cost must be reasonable and customary in that region.

2. Location based questions

2.1 Do you follow any governmental recommendations against travel to certain countries?

We follow World Health Organisation and local health authorities' recommendations exclusively.

2.2 How are you preparing to address each and every case in the countries where you have customers?

As a global health insurer, supporting customers in countries all over the world is the norm for us. While the experience relating to COVID-19 specifically is unprecedented, we are used to dealing with the unexpected, whether that is an earthquake, an exploding volcano or outbreaks like the Swine flu. We will follow our normal, robust international approach when it comes to customer care.

2.3 If customers are travelling now that restrictions are lifting, will they be covered?

If the government in the country where they are currently, is allowing people to leave, and the government in the country they want to travel to is allowing people in, customers are covered if it's within their region of cover. Our normal terms and conditions apply.

3. Evacuations and repatriations

3.1 Does COVID-19 have an impact on medical evacuations e.g. government restrictions on normal evaluations?

Potentially yes. If a customer is covered for medical evacuations, then this will be arranged if suitable treatment is not available locally. We have already identified Air Ambulance providers who have confirmed capability to transport COVID-19 infected patients via a negative pressure "Bubble" which they install in the aircraft. This protects the medical staff and flight personnel. However, some local governments may prohibit international evacuations and insist on local treatment. This is outside of our control.

If no nearby country will accept our evacuated customer, we will evacuate them to their home country.

3.2 Am I covered for medical evacuation for a non-COVID-19 condition, when access to treatment is not available locally because the medical facility is full or overcrowded?

Yes. If a customer is covered for medical evacuations then this will be arranged if all of the points below apply:

- The member has a negative COVID-19 test result.
- The local health authorities allow evacuation of non-infected persons.
- The receiving country accepts the evacuation of non-infected persons.

4. Underwriting for health cover

4.1 Does having COVID-19 affect underwriting decisions?

As with any medical condition, the diagnosis and current status will determine the underwriting decision. If someone has a positive diagnosis and is currently hospitalised, the underwriting decision will be postponed until a full recovery is made.

5. Questions around life and disability cover

5.1 On life insurance policies, is a pandemic classed as a single event and would the single event limit apply?

The single event limit does not apply.

5.2 Does your standard international group life plan contain an exclusion for pandemics?

No, we apply no exclusion for pandemic risk.

5.3 Are you changing your underwriting criteria due to COVID-19?

No. Not at this time. The approach to underwriting of COVID-19 is the same as any other infectious respiratory disease. Each medical condition will be assessed based on:

- Current symptoms
- Treatment
- Results of tests/investigations
- Status of any prevailing the condition

5.4 Do you count quarantine periods leading to diagnosis when it comes to the elimination/waiting periods that apply before benefit payment begins?

Yes, based on medical evidence.

5.5 Do you count quarantine periods not leading to diagnosis towards elimination/waiting periods that apply before benefit payment begins?

No. In order for a claim to be accepted, a diagnosis is needed. In the absence of a diagnosis a claim will be declined.

5.6 Will you approve disability claims where a quarantine period extends beyond the elimination/waiting period but the employee has not yet been officially diagnosed with the coronavirus?

All claims will be looked at on a case by case basis.

5.7 Will you continue to pay disability benefits after a person diagnosed with COVID-19 is considered to be asymptomatic but is still unable to return to work due to being quarantined?

Yes, we will continue to pay benefits.

5.8 Will Disability/Life cover still be in place for employees working from home?

Yes.

5.9 Will new disability claims be based on current salary or salary received prior to COVID-19?

The Disability benefit calculation will be based on Pre COVID-19 salary for now, minus any wages that are paid by the employer and any additional state payments received, as per our standard policy. We will monitor this situation and our stance will be reviewed regularly.

5.10 Are you planning any changes to cover terms and conditions due to COVID-19 (including pricing at renewal)?

Not at this time. We will monitor the situation and reserve the right to amend our terms and conditions.

6. Ensuring business continuity

6.1 Are you experiencing any impact on your ability to provide services to customers?

No. All of customer services are working as normal. For their own protection, the majority of our staff are working from home. They were already set up to do this, to cater for a scenario such as this, and it's working very well. We have a robust business continuity plan in place.

6.2 Do you have a business continuity plan in place?

Yes, we have a robust plan in place to guarantee that we continue to be there for our customers, when they need us. Recently audited and approved by the French Supervisory Authority (Autorité de Contrôle Prudentiel et de Résolution), our Business Continuity Plan ensures that we are prepared, should COVID-19 reduce staffing levels or demand an office to close.

- All functions, including key customer-facing teams, are able to work from home to ensure uninterrupted service delivery.
- We have a multisite presence and can seamlessly transfer calls and administration to our service offices around the world, should the need arise.
- Both services have gone through testing to ensure readiness if required.

As a result, we are confident in our ability to continue to provide our customers with the support they are used to. We have a senior committee in place which meets regularly to review the outbreak and its impacts.

6.3 Do you have a plan in place once the pandemic's period of highest risk is over?

We currently have the majority of our employees working from home. It's going well in terms of delivering a seamless service to our customers as well as being safer for our staff. We will continue to have staff working from home until we're sure it's completely safe to return to the office.

7. Health and Wellbeing tools

7.1 Medical helpline available day and night

Any customers concerned about COVID-19 can contact our 24/7 medical advice line. Staffed by an experienced medical team, Medi-24 provides advice in English, German, French and Italian on +44 (0) 208 416 3929.

7.2 Support for mental, financial, physical and emotional wellbeing

Customers can make use of our [Assistance Programme](#). Designed to help with all of life's questions, issues and concerns, the service is delivered by professionals who provide multilingual and confidential support.

7.3 Free webinars

We're also running free webinars for our customers, where they get the chance to ask questions of our experts. To ensure you never miss any of our upcoming webinars, brokers, group scheme managers and their staff can subscribe to our webinar channel [here](#).

7.4 Helpline for cover or claims related questions

Our multi-lingual [helpline](#) is available day and night, if customers have questions around cover or claims.

8. CSR initiatives

We're playing an active role in the fight against coronavirus, not only through the preventative measures we're all taking by working from home, but also in the efforts we're making as a responsible corporate citizen.

- As well as caring for our own customers' needs, our medical professionals have been working on the frontline, volunteering at local hospitals during their free time.
- In Italy, Allianz Partners has created and donated €60,164 to a crowdfunding campaign to build a new hospital in Milan dedicated to the care of COVID-19 patients.
- While in the U.S., China and Malaysia, colleagues have donated thousands of face masks to frontline medical staff.
- In Dublin, the office raised €3,400 for a number of Irish hospitals and foundations, supporting healthcare workers on the COVID-19 frontline, through a 'formal Friday' initiative. Staff dressed up in their formalwear and sent in photos of

themselves doing day to day tasks such as mowing the lawn, or vacuuming. Watch our video [here](#).

9. Latest news and upcoming webinars

You can find the latest news about COVID-19 on our [website](#).

To ensure you never miss any of our upcoming webinars, subscribe to our webinar channel [here](#).

VACCINE INFORMATION

14th May 2021

What's a vaccine?

Vaccines are an effective way to protect people from serious preventable diseases. They stimulate our body to build immunity/resistance to a specific germ.

What's in the Covid-19 vaccine?

There are currently many scientific labs working on a Covid-19 vaccine. Some are based on traditional methods for producing vaccines and others are using newer methods.

Here are some of the most common vaccines that have become approved by several nations' health committees:



Astra Zeneca

- **Technology:** Viral Vector
- **Efficacy:** 70% -90%
- ✓ **Licensing:** Passed all 3 clinical trials
- **Doses required:** 2



Pfizer BioNTech

- **Technology:** mRNA
- **Efficacy:** 95%
- ✓ **Licensing:** Passed all 3 clinical trials
- **Doses required:** 2



Moderna

- **Technology:** mRNA
- **Efficacy:** 95%
- ✓ **Licensing:** Passed all 3 clinical trials
- **Doses required:** 2



Sinovac

- **Technology:** Inactivated virus
- **Efficacy:** 50% -70%
- **Licensing:** In phase 3 clinical trials in the general population
- **Doses required:** 2



Sputnik V

- **Technology:** Viral Vector
- **Efficacy:** 92%
- **Licensing:** In phase 3 clinical trials in the general population
- **Doses required:** 2



Johnson & Johnson

- **Technology:** Cold Virus Technology
- **Efficacy:** 68%
- **Licensing:** Passed all 3 clinical trials
- **Doses required:** 1

Why should I get vaccinated?

Getting vaccinated can help you fight the virus if it infects your body and stop you from getting ill. As more and more people get vaccinated, this will help break the chain of infections.

When can I get the vaccine?

This depends on each government's health policies in terms of the allocation and prioritisation. While waiting for the vaccine, please keep:

- Washing your hands with soap and water
- Avoiding close contact with anyone with cold or flu-like symptoms
- Covering your nose and mouth when coughing and sneezing, using a tissue or flexed elbow
- Using your mask when appropriate