



SIHO Insurance Services is committed to helping its clients navigate the COVID-19 Public Health Emergency (“COVID-19 Emergency”) as it relates to the employee benefit plans that SIHO provides and/or administers for its clients.

1. COVID-19 Testing and Related Charges

COVID-19 testing and charges directly related to such testing (including office visit and similar visit charges in other settings or telehealth) will be covered under the Preventive Health Benefit (PHB) for both in- and out-of-network providers without member cost-sharing effective as of the below dates:

- Fully Insured (FI) groups:
 - All Large Groups and Small Groups (incl. Grandmothered/Transitional plans) – coverage effective 1/1/20
- Self-Funded (SIHO TPA and BPO) groups:
 - Groups who opted in/did not opt-out of SIHO’s Standard approach – coverage effective 1/1/20
 - Groups who opted out/did not opt-in to SIHO’s Standard COVID-19 approach—coverage effective 3/18/20
- Please Note:
 - Treatment for confirmed cases or other non-COVID-19 testing services will be subject to applicable deductible, copay, and cost-sharing as with any other injury or illness. Please consult your plan document for more detail.
 - Recent IRS guidance states that HDHPs will not fail for providing first-dollar coverage of COVID-19 testing

2. Non-COVID-19 Testing Services provided via Telehealth

For all FI clients and any Self-Funded (TPA and BPO) clients who do not opt-out, for the duration of the COVID-19 Emergency (starting March 6, 2020), SIHO will expand availability and coverage of certain telehealth services to conform with CMS guidelines responsive to the need for avoiding certain in-person visits if possible during the COVID-19 Emergency to the extent allowed by the various services rendered.

*****For Self-Funded clients who have excluded or limited coverage for telehealth services, please reach out to your Account Executive by April 3rd if you would like to opt-out of this benefit change for telehealth services (other than those directly related to COVID-19 testing described in Section 1).***

3. Eligibility Issues due to Temporary Lay-offs, Furloughs, and Non-protected Leaves of Absence

- Fully Insured groups:
 - For any temporary lay-offs, furloughs, and non-protected leaves of absence during the COVID-19 Emergency, coverage may be extended up to 90 days from the date of lay-off, furlough, or start of non-protected leave.
 - Such an extension is only available upon immediate notice to SIHO of specific employees impacted.
 - Premiums are still due as normal for laid-off employees who remain covered.



- Self-Funded (SIHO TPA and BPO) groups:
 - Available options will depend the group's size, preferences, and capacity to extend coverage as well as the specific plan language, eligibility criteria, and measurement method used by the employer in determining plan eligibility. A group's stop-loss carrier and its policy language may also impact the suggested approach.
 - **Please contact your Account Executive for assistance in determining your approach to this issue.**

4. Requested Mid-Year Changes to Section 125/Cafeteria Plan (Pre-Tax) Elections

For all clients, to the limited extent that SIHO administers a Dependent Care FSA or otherwise assists its clients with any mid-year Sec. 125/cafeteria plan election changes, SIHO has noted some Qualifying Life Events (QLEs) that may allow proper election changes for a participant's Dependent Care FSA election: (1) daycare closure; (2) change in daycare costs; and (3) new employer offering (i.e., employer's newly-offered dependent care assistance program). As always, please contact your SIHO Account Executive, if you'd like to discuss this in more detail.

Information Updated: March 27, 2020

About SIHO: SIHO Insurance Services, headquartered in Columbus, Indiana, was established in 1987 through the cooperative efforts of local physicians, hospitals, and employers who were concerned about the rising cost of health care. One of the fastest growing Health Plan Administrators in the Midwest, SIHO strives to raise the standard of health care and the quality of life in its communities. As a leader in innovative health benefit solutions for businesses of all sizes, SIHO offers a wide range of products and services including comprehensive third-party administration, wellness programs, population health management, health system and network development, COBRA administration and flexible spending plan administration. SIHO's promise to its customers is very simple: provide them with the sophistication of a national carrier while keeping the focus, flexibility and cost effectiveness of a local partner.