



STOP LOSS FREQUENTLY ASKED QUESTIONS

How Ullico is here to help!

During these unprecedented times, we are confronted with many challenges beyond the usual collecting of premium, paying claims and investing assets on behalf of our clients. Nonetheless, ***Ullico is fully operational and fulfilling the important role we play in our affinity marketplace.***

The health and welfare of our employees and customers is of the utmost importance. As a precautionary step, we have requested that staff only come to their offices to complete jobs that cannot be done remotely. We've asked that they only remain in the office physically for the time it takes to complete those tasks and to follow applicable health guidelines about safe interaction with others while at the workplace.

For that reason, a significant amount of our employees are working remotely at this time. We have adapted quickly and continue to provide reliable, open access to the products and services that our customers require.

FAQs	
Grace Periods and Claim Submission extensions	<p>Effective immediately, Union Labor Life will extend the grace period for payment of premiums. In addition, we are extending the time to submit claims for benefit payments. Respectful due dates and categories are noted below.</p> <p>Customers are encouraged to contact us at (800) 431-5425 or email us with any questions about the extended grace periods and extension for submission of claims.</p>
Deductibles, Copays & Waiver of Cost Sharing	<p>Policyholders who decide to waive preauthorization for medical necessity, the cost of deductibles, copays, and cost-sharing for COVID-19 testing, treatment and vaccinations for covered participants will be allowed to apply these costs as eligible expenses under their Stop Loss Policy without prior notification.</p> <p>We do ask during these times, that any plan notify us of any claimant that has been found positive of the virus.</p>
Telemedical & Virtual Visits	<p>Policyholders who decide to waive cost-sharing for telemedicine and virtual healthcare visits for covered participants will be allowed to apply these costs as eligible expenses under their Stop Loss policy without prior notification.</p>
Prescription Refills	<p>Policyholders who decide to allow waiving of preauthorization for prescriptions and covered participants to receive early prescription refills to ensure they have a 30-day supply will be allowed to apply these costs as eligible expenses under their Stop Loss policy without prior notification.</p>
Claim Filing Time Limits	<p>Union Labor Life will extend the time to submit claims for benefit payments to an additional 90 days from the date they would otherwise be due.</p>
Premium Payments	<p>Union Labor Life will extend the grace period for payment of premiums to 60 days from the due date.</p>

Eligibility Changes

Union Labor Life understands that Plans may revise normal eligibility rules as a result of the Coronavirus pandemic. In order for our Company to accept such changes to the Plan's eligibility rules, we will need to receive a formal Plan amendment which describes the changes to the eligibility rules, including the effective date and applicable time period covered by the changes.

If a formal Plan amendment cannot be provided, then we will need a written description of the changes to the eligibility rules from an authorized representative of the policyholder.

Once the Plan amendment or written description is received by our Company, then we will review to determine if the proposed changes to the eligibility rules can be accepted under our policy.

Once our determination is made, then we will provide a written response to the policyholder and document our files.

Our Continued Commitment

Just as we have lead in the servicing of the Health and Welfare groups for over 92 years, we will continue to operate and lead as your Union owned company servicing our working men and women across the country.

We are here for YOU! We thank you for your continued support and loyalty during these times!

TO LEARN MORE ABOUT OUR PRODUCTS AND SERVICES, PLEASE CONTACT:

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SOLUTIONS FOR THE UNION WORKPLACE

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