



# COVID-19

## Short Term Medical Update

### ACCIDENT & HEALTH

United States Fire Insurance Company is closely monitoring the spread of novel coronavirus (COVID-19) and is ready to assist our valued customers who have been affected by this recent outbreak.

Throughout the pandemic, we will make the following accommodations to all insureds covered by our short-term, limited duration products:

- Physician-ordered COVID-19 testing and screening will be covered without any deductible / copay/ coinsurance required. All cost-sharing for office, urgent care center, laboratory and emergency room visits will be waived when testing for COVID-19.
- No preauthorization requirement will apply to COVID-19 testing.
- Claims will not be denied solely because the medical services sought to be covered are telehealth services. Telehealth services will be treated the same as any other service for eligible benefits in accordance with the terms and conditions of the plan.

Crum & Forster, Accident & Health



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