

Everest Re Group, Ltd.
100 Everest Way
Warren, NJ 07059
Tel: 908.604.3000 Fax: 908.604.3322
www.everestre.com



Memo

Date: November 10, 2021
Re: COVID-19 Claims Administration Handling

Effective November 10, 2021, Everest is issuing this memorandum to address the following accommodations for insureds covered by our short-term, limited duration products.

As it applies to COVID testing/screening:

Although Everest's STM policy **DOES NOT** contain specific language that would cover for COVID testing/screening for the 17+ ages, Everest is issuing the following formal guidance:

- COVID-19 testing and screening will be covered, subject to cost-sharing (deductible/copay/coinsurance), for all ages when an individual seeks and receives a COVID-19 diagnostic test from a licensed or authorized health care provider
 - For those ages 17+, benefits will be covered as an "other" covered service under the Doctors Office provision (see below)
 - *Charges for a Doctor's office visit, consultation, or urgent care center visit. **Charges for other covered services or tests performed as a part of the office visit will be subject to the Plan Deductible and Coinsurance.***
 - For those ages 16 & Under, benefits will be covered under the routine child health benefit provision
 - *Charges for routine child health care for periodic visits that include a history, a physical examination, a development assessment, anticipatory guidance and appropriate immunizations and laboratory tests consistent with the Recommendations of Preventative Pediatric Health Care of the American Academy of Pediatrics from the moment of birth to age 16. Immunizations are not subject to the Plan Deductible.*
- No preauthorization, pre-notification or precertification requirements apply
- All covered services are subject to the Maximum Allowance Expense (MAE)
- EXCEPTIONS:
 - We will not cover the cost of testing & screening to the extent such costs are payable by the Federal or State government or any other entity such as an employer
 - Everest will cover a maximum four (4) tests and associated screenings per person per policy term



As it applies to COVID vaccinations and administration thereof:

Everest's STM policy **DOES NOT** contain specific language that would cover for COVID vaccinations for the 17+ ages. Therefore, Everest will **NOT** cover vaccinations for those age 17+, unless mandated by an applicable state

Although Everest's STM policy **DOES NOT** contain specific language that would cover for COVID vaccinations for ages 16 & Under, Everest is issuing the following formal guidance:

- Everest will categorize COVID-19 vaccinations as an immunization as identified under the routine child health benefit provision
- Everest will cover the cost of a vaccine and the injection of the vaccine that is provided for immunity against the COVID-19 virus (including all variants), subject to federal guidelines
 - As of the writing of this memorandum, federal guidelines allow for the COVID-19 vaccination of children ages 5-16
- Everest will also pay Eligible Expenses for any booster shots required to achieve full implementation of the vaccine, or that may be needed in order to provide for variants of the original COVID-19 virus
- All covered services are subject to the Maximum Allowance Expense (MAE)
- EXCEPTIONS:
 - We will not pay for the cost of a vaccine or injection of the vaccine to the extent such costs are payable by the Federal or State government or any other entity such as an employer.