

We have assembled the following information responding to questions regarding benefits available to all Adfinitas employees who are affected by COVID-19. We are working with outside advisors to gather the most current information and this represents the best information we have available thus far. **Please realize that the outbreak and responses to it are an evolving situation and we are committed to keeping you as updated and informed as we can.** As always, please reach out to Karen Walsh at: kwalsh@adfinitashealth.com (410) 999-1132 or Lisa Nugent at lnugent@adfinitashealth.com (443) 410-4993 with any questions.

Short Term Disability (available to Full Time W2 employees only):

- **Eligibility:**
 - a. Full Time employees who have been with Adfinitas Health for a minimum of 6 months are eligible for this benefit.
 - b. Claims professionals at The Standard will evaluate the job requirements as well as medical information in order to determine whether payment under the disability policy is warranted.
- Employees should reach out to Lisa or Karen so that **HR can facilitate claims** processing and maintain records.
 - a. Attached is the Standard claim form for Short Term Disability benefits. Section II needs to be completed by the employee, Section III needs to be completed by the Health Care Provider.
 - b. The form can be submitted directly to the Standard at their fax number: (800) 378-6053 to preserve confidentiality.
 - i. HR will submit the employer's section separately.
- **The waiting period** for benefits to kick in is 14 calendar days. During that period of time, either PTO or leave without pay will be available based on balances and individual contracts. Possible disability payments would begin on day 15 after first being medically unable to work.
- Related to Covid-19 . . . Individuals who have come into contact with either a patient or community member who has tested positive for COVID-19 and have self-quarantined as a result will not be paid for the quarantine period under the disability policy as it currently stands.

Workers' Compensation Claims (All W2employees are covered):

- **Eligibility:**
 - a. Any W2 employee
 - b. Because of the nature of our business, providers working clinically (as well as Program Managers) may qualify for Workers' Compensation coverage if they get sick due to on the job exposure.
 - c. Claims professionals at Key Risk will evaluate claim and eligibility for benefits

- i. Payment is not guaranteed and claims will be adjudicated on a case-by-case basis.
 - ii. Payment may be made for lost wages and/or medical treatment required.
- **HR submits the workers' compensation claim** to the carrier, Key Risk. Employees should contact HR (by phone or email) in order to start the process.
- After initial notification by HR, the Key Risk claims person will reach out to the Adfinitas employee and to their medical provider for all information they require to process the claim.

Additional information to know about personal health-care costs:

- **Effective immediately and until further notice, we are implementing the following changes to our health benefit plans:**
 - a. Waiving time restrictions on prescription medication refills and authorized payment to pharmacies for an additional 30 day supply regardless of the most recent date filled. Copays and deductibles will apply to these refills.
 - b. Waiving cost sharing for any visit to diagnose or test for COVID-19 regardless of where the visit is (physician's office, urgent care, ED)
 - c. Waiving any cost sharing with lab fees to diagnose/test for COVID-19
 - d. Limiting prior authorization requirements for testing for COVID-19 to those based on medical necessity of that testing.

Karen Walsh
Director of Human Resources