



# COVID-19 Accommodations Short Term Medical and Blanket Accident and Sickness

## ACCIDENT & HEALTH

Since 2020, both United States Fire Insurance Company and The North River Insurance Company have been closely monitoring the spread of

novel coronavirus (COVID-19) to assist our valued customers.

Effective July 1, 2021, the following accommodations apply to all insureds covered by our short-term, limited duration products and all insureds covered by our blanket accident and sickness policies for K-12 prep school students:

1. Except as provided below, COVID-19 testing and screening will be covered without any cost-sharing (deductible/copay/coinsurance) required **when an individual seeks and receives a COVID-19 diagnostic test from a licensed or authorized health care provider, or when a licensed or authorized health care provider refers an individual for a COVID-19 diagnostic test.** All cost-sharing for office, urgent care center, laboratory, hospital and emergency room visits will be waived when testing for COVID-19, but only to the extent such items and services relate to the furnishing or administration of such testing or to the evaluation of such individual for purposes of determining the need of such individual for such testing. Over the counter COVID-19 test kits are not covered by this plan. For access to free over the counter antigen testing by the federal government, please go to [CovidTests.gov](https://www.covidtests.gov).

**This does not apply to testing for purposes of public health surveillance, travel, return to school or work, or for eligibility/continued eligibility to participate in sports or other activities.**

2. No preauthorization, pre-notification or precertification requirements apply to COVID-19 testing and screening **when an individual seeks and receives a COVID-19 diagnostic test from a licensed or authorized health care provider, or when a licensed or authorized health care provider refers an individual for a COVID-19 diagnostic test.**

**3. For Plans that Cover Immunizations for Insureds Age 12 and Older Only:** COVID-19 Vaccinations, including administrative fees for such, must be covered without cost-sharing requirements and without any prior authorization requirements. Coverage for the vaccine applies regardless of whether or not a network provider administers the vaccine.

4. Claims cannot be denied solely because the medical services sought to be covered are telehealth services. Telehealth services must be treated the same as any other service for eligible benefits in accordance with the terms and conditions of the plan. This applies to all telehealth services – even those unrelated to COVID-19.

Additional accommodations may be available based upon your state of residency. Contact your producer or plan administrator for additional details.

Crum & Forster, Accident & Health



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