



Dear Valued Clients,

We hope you are staying safe during this difficult time. BRM offices are fully staffed remotely to assist you and answer any questions you may have.

We have received multiple questions over the past week and will continue to update you as questions arise. Below is a list of responses to our most frequently asked questions.

BRM will make the following administrative allowances:

1. COVID-19 testing covered at 100% with no deductible, coinsurance or copayment. Preauthorization is not required.
2. Telemedicine and virtual office visits will be covered the same as traditional office visits
3. Waiver of Rx refill limitations to ensure participants have at least a 30-day supply on hand through at least 6/30/20
4. Participants who were actively-at-work on the day prior to closure or quarantine will be eligible through at least 6/30/20.

Please forward the following information to claims@brmuw.com as soon as possible:

- Plan amendments
- Census reflecting any employees that would be affected by #4 above.

As a result of the Department of Labor (DOL) and Internal Revenue Service (IRS) rules regarding the extension of timeframes for ERISA plans, the “Outbreak Period” as defined by the DOL, will be disregarded when determining suitable timeframes relating to HIPAA special enrollments, COBRA, claims procedures, and external reviews. It’s important to note that plan amendments are not required; however, documentation of timelines is necessary for stop loss claims impacted by these extensions.

We will continue to actively monitor the impact of the Final Regulation’s Extension of Timeframes on our policyholders and communicate any updates to the guidelines above.

Please take care and know that we are here to assist you in any way possible.

Sincerely,

BRM Specialty Markets



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