



March 19, 2020

Hafa Adai,

As your insurance provider, we understand the difficulty our economy and businesses face due to the pandemic. We are faced with the unknown expenses related to medical care that is much needed during the coming months. COVID-19 can infect anyone and we expect those with medical conditions to visit their doctor's more than ever. With that, we expect to pay more claims.

Everyone is being called upon to do their part during the public health emergency and StayWell Insurance intends to facilitate continuation of healthcare without face to face provider-patient consultation through StayWell's Temporary Telehealth Program (STEP). Telehealth is a standard exclusion but during the emergency period, StayWell may waive or modify certain Telehealth policy exclusions and requirements by providing coverage for telephone evaluation and management services subject to specific guidelines. Telehealth services include telephone evaluation and management service by a Qualified Clinician who may report evaluation and management (E/M) services provided to a patient, parent, or guardian.

In addition, we support our members by allowing early refill on medications. Currently, members can only refill their medications after they have consumed most of their medications. From March 18 to April 1, 2020, StayWell authorizes early refills of prescription drugs for an additional 30 days at retail pharmacies. Standard benefit limitations, exclusions, and edits such as prior authorization, quantity limits, and step therapy still apply.

We trust this arrangement will help alleviate the burden that you are facing at this time. We are your partner and We will continually monitor the news and updates from Guam & CNMI Public Health, Department of Health (PH), World Health Organization, the CDC, and other agencies regarding the novel coronavirus and will adapt our approach accordingly.

For more information and updates, please visit our website at www.staywellguam.com and follow us on social media.