

# We're in this together

## Washington National COVID-19 information and resources

## For over 100 years, Washington National has been helping our policyholders prepare for the unexpected.

We're dedicated to providing reliable service and support to our policyholders, while also prioritizing the health and safety of our employees. In response to the worldwide coronavirus (COVID-19) outbreak, we're following the recommendations from the Centers for Disease Control & Prevention (CDC) and local departments of public health. Please visit <a href="mailto:cdc.gov">cdc.gov</a> to learn more.

## **HOW TO REACH US**

We realize this is a difficult and uncertain time, and we are committed to getting through this together. You may have questions or concerns about your policies, accounts and coverage that are critical during this time. Here are some ways you can get help from us:

- » Contact your agent with questions or for assistance with your policy.
- » Register with your account information at <u>my.washingtonnational.com</u>. This is typically the fastest possible source of information.
- » Contact our customer care representatives, Monday-Friday at (800) 525-7662 between 8:00 A.M. and 5:45 P.M. ET.

## **COVID-19 CLAIMS**

File a claim by using the information found at my.washingtonnational.com/contact-us.

## PREMIUM PAYMENT OPTIONS

We realize customers may be experiencing difficulty in making premium payments. Recognizing this is an unprecedented circumstance that requires extra care and attention, we will provide an extended period of time to pay without the risk of losing your benefits during these difficult times. Here's what you should know:

- » If you can continue making premium payments, you should do so.
- » If you need help with your premium payment as a result of COVID-19 difficulties, you can call us at (800) 525-7662 between 8:00 A.M. and 6:00 P.M. ET with questions regarding your policy status.

The COVID-19 outbreak is a rapidly evolving situation. We will continue to evaluate additional measures to support our customers and employees as needs arise. Please visit <u>washingtonnational.com/covid-19/</u> for the most up-to-date information.

WN-HELP-FS »



## Q: I have been laid off due to COVID-19. What are my options for continuing coverage?

A: Policyholders are eligible to continue coverage and pay premiums regardless of employment or furlough status. If payroll deduction is not available, policyholders can continue coverage and pay premiums directly to Washington National.

## Q: My company is temporarily closed or operating with limited capacity. Are you extending your payment grace period?

A: Policyholders are eligible to continue coverage and pay premiums regardless of employment or furlough status. If payroll deduction is not available, policyholders can continue coverage and pay premiums directly to Washington National.

## Q: Am I required to take my RMD for 2020?

A: No. The suspension applies to all RMDs for the 2020 calendar year. This includes those who attained age 70 ½ during the calendar year 2019 and recently received a distribution that was due by April 1, 2020.

## Q. I can't pay my premium because of COVID-19 but can I still submit this claim?

A: Washington National is here for our customers who are our first priority, particularly during this time. We ask that you submit information pertinent to the situation for our consideration as we review your claim. We will review all information and contact you with our decision, or if we require any additional information.

## Q: I've been injured but am not able to get into my doctor's office due to COVID-19. What can I do?

A: Due to COVID-19 office closures, we are allowing our policyholders to see doctors through telemedicine visits. We will still need a claim form to be completed along with any supporting documentation, including doctor visit notes (when needed), and itemized bills. You can send the information in via fax or through our web portal. If anything is missing, we'll reach out to you via our normal process to gather additional requirements.

## Q: Will you accept doctor visit notes from a telemedicine visit?

A: Yes, we are accepting information from telemedicine visits in order to support our policyholders.

## O: Does my accident, cancer, or stroke plan cover COVID-19 related charges?

A: COVID-19 is considered an illness and not an accident. Our claims determination will be based on your policy type and policy language.

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