

mportant Information About Coronavirus and Your Medicare **Supplement Coverage**

During this extremely difficult time, your health and well-being remain our priority. That's why we're writing to you with some helpful information and

As a Medicare supplement policyholder, you likely fall into a group that the Centers for Disease Control and Prevention (CDC) considers to be high risk regarding the novel coronavirus (COVID-19). As such, here are three things you

1. Your Medical Expenses are Covered

Between Medicare and your Medicare supplement insurance policy, your expenses related to coronavirus testing and treatment are covered

Medicare covers:

- A lab test to determine whether you have coronavirus when ordered by a doctor or health care provider. There's no cost to you
- All medically necessary hospitalizations, including staying in the hospital under guarantine.
- Virtual check-ins so you can connect with your doctor by phone or video so you can remain at home and avoid exposure to other
- Specific telehealth services have temporarily expanded to include evaluation and management visits, mental health counseling and preventive health screenings and are available to you wherever you live.

Learn more at medicare.gov.

Your Medicare supplement insurance policy covers:

- Many of the out-of-pocket expenses not covered by Medicare. Based on your policy, you may pay your usual deductibles, copayments and/or
- Medical expenses while traveling within the U.S. Some Medicare supplement insurance policies also cover emergency care for foreign travel. See your policy for details.

2. Your Claims are being Processed as Usual

Your Medicare supplement insurance claims continue to be processed and paid as usual. In fact, most claims are processed within 24 hours from the time they're received. We remain committed to providing excellent service to ou policyholders, even as our associates work remotely to help protect their health

3. There are Things You Can Do to Stay Well

The best way to avoid becoming infected with the coronavirus is to practice social distancing." This means avoiding large gatherings and staying at least six feet apart from others. Other preventive measures include:

- Washing your hands often with soap and warm water for at least 20
- Using a hand-sanitizer that contains at least 60% alcohol
- Covering your cough or sneeze
- Avoiding touching your eyes, nose and mouth
- Cleaning and disinfecting frequently touched objects and surfaces
- Getting plenty of sleep, drinking lots of fluids and eating nutritious food

The CDC also recommends having enough groceries, medications and household items on hand to allow you to remain at home for a period of time. Should you become ill, the CDC asks that you do not visit your doctor's office or an emergency room without calling ahead for instructions. This is to prevent potentially exposing health care workers and other patients.

You'll find more information for high-risk individuals on the CDC website at CDC.gov.

Finally, please stay aware of updates from your local and state government and $% \left(1\right) =\left(1\right) \left(1\right) \left($ health department officials for specific instructions for your community.

At Assured Life Association, we're carefully monitoring this rapidly changing situation and are adapting as needed. Rest assured that you are our top priority. Our goal is business as usual as we continue to pay your claims quickly while keeping you well-informed.

Thank you for your trust in us. We value your relationship and are here to serve you now and always.

Take care.

Assured Life Association

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