

COVID-19 Frequently Asked Questions

Are you operating at full capacity right now?

Yes. Our entire team has been working remotely since Tuesday, March 17. We will maintain these remote working arrangements through at least April 30. If there is a change to normal business operations, your group's Account Manager will be in touch with your agency. If you or the group has specific questions about your account, please email or call the Account Manager or VP of Sales. Continue to use the same telephone numbers you have. All calls are being forwarded to everyone's remote locations.

Does your company have specific contingency plans to minimize service disruptions due to employee illness and/or absenteeism?

Yes. We have shared the CDC guidance to raise awareness of the coronavirus and the steps they recommend to protect ourselves and each other from the virus. To help our employees stay healthy, we:

- Moved to nearly 100 percent work-from-home arrangements and canceled, postponed, or restructured corporate events to enable virtual participation.
- Halted all business travel.
- Require all employees to self-report personal travel, exposure to a person with confirmed coronavirus, or flu-like symptoms. Employees traveling to a Level 2 or high location, who are symptomatic, or who have been exposed to a person with a confirmed case of COVID-19 are required to self-quarantine for 14 days.

Has Cypress provided relevant communications and training to your employees to minimize potential disruption of business activities?

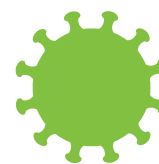
Yes. We are sharing information with our employees daily to help them understand that their health and safety is one of our top priorities. In addition to providing health-related updates, we are also providing tools for managing any potential disruptions and isolation some remote workers may encounter, including strategies for staying in touch with their managers and team members while working from home.

Does your company rely on critical third parties (vendors) to deliver normal operations and business process relative to servicing our plan? If so, what are the associated activities, processes, the vendors providing them, and their relevant plans with regard to COVID-19?

The Cypress Management Team is monitoring the readiness of each of our critical vendors to ensure they can support our needs and continue operations throughout the COVID-19 Public Health Emergency.

Will providers' offices remain open, and how will you monitor and address this issue?

We suggest that providers' offices follow the direction of their state officials and/or industry leaders regarding their office schedule. If a practice decides to amend their office hours, we are asking them to provide appropriate notice to their patients. In addition, we are currently surveying providers regarding their plans for office closures. When we learn that offices are closed, we will note this information in the Provider Directory for the duration of the closure. That way, our Provider Directory will reflect only those in-network providers who are open. Local governments are recommending that routine checkups and other non-emergency visits be curtailed during the pandemic.



COVID-19 Frequently Asked Questions (cont.)

What are you doing to help members care?

As indicated above, we are continuing to survey our network providers to learn which offices are remaining open. We are advising all members – through our Customer Service Department and in an FAQ on the member portal – that they can find assistance with locating a network provider either through our online provider directory or through Customer Service. As always, our Customer Service team can assist members with special communication needs.

Will you extend premium grace periods to our groups?

Through May 31st, Cypress Dental clients will be granted an additional 30 days of grace period beyond current policy limits. For example, if your grace period for payment has been 30 days, it will now be extended to 60 days.

How can groups keep their employees covered?

Cypress Dental processes the eligibility provided by the employer group. So anyone whose name is submitted is covered.

How will our groups' coverage be managed during the current situation? What is the policy for retaining employees on the plan, even though they may be laid off or furloughed? What action are you taking for employer groups that need to reduce the hours of currently enrolled full-time employees to below 30 per week? For employer groups that may temporarily lay off active enrolled employees, how long can those employees remain on the active group?

As the impact of COVID-19 continues to unfold, large numbers of employees' hours are being reduced. In response, Cypress Dental is making changes to eligibility requirements in order to provide coverage on vision and dental through the end of April 2020.

Effective March 17, 2020, Cypress Dental will continue to consider a currently enrolled employee eligible for benefits until April 30, 2020 if:

- The full-time employee's hours are reduced and fall below the minimum hourly work requirement to be benefit eligible

OR

- The employee is furloughed or laid off

Both fully insured and administrative services only (ASO) arrangements are eligible for the extension. During the extension, premiums must be paid according to your regular billing cycle and extended grace periods, if any.

If you choose to take advantage of the temporary accommodation, do not change the employee's eligibility if they experience a reduction in hours, leave of absence, layoff, or furlough that would normally make them benefit ineligible.

As long as they change the benefit eligibility status of their employees, we will assume that their plan has accepted our temporary accommodation.



COVID-19 Frequently Asked Questions (cont.)

May your clients opt out of the temporary accommodation? If so, how?

Yes, groups should follow the normal termination procedures.

What if you choose to extend or change the temporary accommodation?

We will communicate any changes regarding this temporary accommodation before April 30, 2020, including whether we will be extending the accommodation timeframe or returning to the original contract provisions in your policy regarding eligibility requirements. Please continue to check www.cypressadmin.com for updates.

If terminated from the plan for a month, will employees be allowed back without a probationary period?

Yes, at the request of the client, we will waive probationary periods through June.

If terminated from the plan for a month, will employees have the waiting period for major and orthodontic care, or will you allow a special, one-time exception?

We allow exceptions at the request of the benefits manager whenever possible.

What if my Group needs additional financial assistance during this time?

The CARES Act provides financial assistance to small business with less than 500 employees. This stimulus package allows employers to receive 2 and ½ times their payroll expenses. This loan will be forgiven if you keep their employees on the payroll.

What can my groups manage online with Cypress Dental ?

Cypress Dental offers a full-service website that allow our clients to manage eligibility and view invoices online. We also offer electronic payment options, which may be ideal in this unique time.

What can I manage online with Cypress Dental ?

Cypress Dental offer tools to our brokers that will help them with forms, quotes, appointment paperwork, and more.

