

March 12, 2020

The ongoing Coronavirus (COVID-19) event is understandably causing increasing concern to members who have GBG medical insurance and travel coverage. The World Health Organisation (WHO) has classified COVID-19 as a Pandemic and individual countries are taking measures to manage the spread of the virus.

GBG is committed to ensuring the health & wellbeing of our members in these exceptional times and is pleased to be able to clarify the support we can offer;

- Your medical policy covers COVID-19, subject to your normal policy conditions. Please refer to your own policy terms or contact your broker or GBG if you need further clarification.
- Testing for COVID-19 will be covered under your policy if you are referred by a medical practitioner and it is carried out at an approved facility, subject to the terms and conditions in your policy. GBG will waive any cost sharing provisions in your policy, such as a co-pay or deductible, for any eligible COVID-19 test.

Please note that this waiver will not apply to travel coverage of less than six months of duration.

- In the event that a test proves positive and requires treatment, members can be assured that all associated treatment costs would be covered under the normal benefit limits and terms of their policy. Please ensure these are pre-authorized with the GBG Assistance team if required by the policy.

The global COVID-19 situation is an evolving one and we are directing members to both the WHO & CDC websites as a useful source of the current status, travel advice and general healthcare guidelines:

#### Resources Available to You

<https://www.who.int/emergencies/diseases/novel-coronavirus-2019>

<https://www.cdc.gov/coronavirus/2019-ncov/summary.html>

<https://www.cdc.gov/coronavirus/2019-ncov/protect/index.html>