

USHH Taking Additional Steps to Protect Members and Clients During COVID-19 Outbreak

US Health Holdings (USHH) including Automated Benefit Services (ABS) and US Health and Life (USHL) is closely monitoring the coronavirus (COVID-19) outbreak and is coordinating internally and with our parent corporation and affiliates as needed. Our approach is focused on avoidance measures, communication and continuation of services to our clients.

Our organization is taking steps to continue to ensure the wellness and safety of our associates while making sure that we continue to support our client's needs. We understand that you care about your associates as much as we care about ours, and we are focused on doing everything we can to support your business during this time.

We are also reviewing our Business Continuity plans to address the potential impact of this pandemic situation going forward. The impact and timing of a pandemic is always difficult to ascertain, but we take a serious view of the potential impact, and therefore take a cautious, yet graduated response beginning with avoidance measure and graduating to mitigation if needed. At the present time, we have not observed any impact of coronavirus on our business or systems.

What we are doing:

- Continuing to prioritize the well-being of our associates through education, an increase of additional cleaning protocols and limiting employee interactions, such as in-person meetings, and instead use electronic/technology means to support communications.
- Additional technology investments to accommodate the potential need for large numbers of employees to work remotely without any impact on current business functions and performance.
- On March 3, 2020, for a period of 60 days (subject to extension) we instituted a strict domestic and international travel ban as well as established policies and procedures around self-isolation for any persons who had travel prior to the ban. We have shifted to using technology to meet when the situation is conducive to doing so.
- Continued preparation for various possible COVID-19 scenarios that may impact our business and our communities.



We will continue to focus on providing our clients with the best service in processing claims and managing current programs. At this time we do not anticipate any impact on customer service wait times, but we ask you to be patient with us while we work through these changing times.

As you know, the situation is changing rapidly. We will continue to provide updates as we move forward. USHL is committed to the health and wellness of our associates, clients and business partners. If you have any questions, please reach out to your contacts within USHL. Please direct members with questions to contact the customer service number on the back of their ID card. Employers and agents should contact USHL Sales Support and ABS Client Services.

We thank you for your business and appreciate your understanding during this time. We remain committed to serving our communities during the outbreak.