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## ❧ Important Notice ❧

**To:** All WMI Insureds  
**From:** Dave Leo, President & CEO  
**Date:** April 2, 2020  
**Re:** COVID-19 (Coronavirus) Update

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In these challenging times of the COVID-19 coronavirus, WMI wants you to know we are here for you and we are taking steps to ensure you will receive increased benefit protection. To that end, WMI is adopting and implementing the following considerations effective immediately. These benefit modifications will continue for so long as the federally-declared COVID-19 emergency period is effective.

- WMI will pay 100% with no cost share to the member for the following in-network medically necessary services related to COVID-19: physician office visits, telemedicine visits and laboratory testing. Out-of-network physician office visits, telemedicine visits and laboratory testing will be paid at 100% of the cash price as listed by the provider on a public internet website or at an amount that is negotiated between WMI and the provider. All in-patient care will be paid in accordance with regular benefit provisions. WMI encourages employees to utilize telemedicine options whenever available and appropriate.
- WMI will waive early medication prescription drug refill limits on 30-day prescription maintenance medications (in accordance with other policy benefits). Exceptions to this refill exemption include, but are not limited to, opioids, controlled substances, certain specialty drugs, and other medications that are not eligible for refill.
- WMI will allow an employer to keep a furloughed employee on the plan as an active-at-work employee for a period of up to 12 weeks provided the employee is unable to work due to the coronavirus, insurance premiums are timely paid, and the employer plans to reactivate the employee as soon as reasonably possible.

At the current time, WMI is open and is conducting business as usual. In an effort to help “flatten the curve,” several of our employees are working from home, but you shouldn’t experience a disruption in our exceptional customer service. In the event we are required to temporarily close our business operations and work entirely from home, I would invite you to visit our website at [www.wmimutual.com](http://www.wmimutual.com) for important information about how to get ahold of us so we can ensure your health insurance continues without interruption.

WMI is grateful for the confidence you have put in us during this difficult time, and I assure you we will do everything we can to help protect you during this crisis.

Sincerely,

A handwritten signature in cursive script that reads "Dave Leo".

Dave Leo, President & CEO