

# Coronavirus: Questions & Answers

As the coronavirus (COVID-19) health crisis continues to evolve, we have put together a list of answers to frequently asked questions to assist you. Foresters Financial™ remains fully operational and is here to help you. We will continue to closely monitor the situation and will update this document as required.

## Will Foresters underwrite someone with COVID-19?

Someone who has tested positive for COVID-19 regardless of age will be postponed for 90 days. After 90 days, we will consider a new application and upon confirmation of a negative test and no further symptoms, will consider coverage. Anyone who is scheduled to be tested, we ask that they wait until those test results are known. If testing is negative, we will consider right away; if positive we will postpone for 90 days.

*Anyone who has travelled internationally within the past 30 days, including air or cruise ship travel will be considered but may be postponed depending on their arrival date back in their home country (subject to legislation of individual states in the U.S.).*

Please contact Doug Parrott ([dparrott@foresters.com](mailto:dparrott@foresters.com)) or our risk assessment line (866-466-7166 option 2, Monday through Friday 9 a.m. to 6 p.m. ET) if you have any applicant specific questions.

## Will Foresters cover a death claim due to COVID-19?

Deaths due to COVID-19 will not change what is covered or how we adjudicate a death claim. However, obtaining certain claim requirements may be delayed at this time. Foresters Claim team is working diligently to secure the necessary requirements needed to resolve each claim and will remain in consistent communication with claimants to advise of any ongoing delays.

## Does the COVID-19 impact the Accelerated Death Benefit Rider (ABR)<sup>1</sup>?

The Accelerated Death Benefit Rider provides coverage for qualifying losses under a Critical, Chronic or Terminal Illness. Those impacted by COVID-19 would generally not qualify for coverage under Chronic Illness unless they're unable to perform at least two activities of daily living for

a period of at least 90 days and require substantial supervision by another person. The condition must also be diagnosed as permanent. Critical Illness names specific diseases covered by the Rider and COVID-19 is not one of those named illnesses.

## Will Foresters consider suspending receiving applications due to the high level of deaths that may result due to the coronavirus?

Not at this time. We are currently accepting applications as we have in the past. We will keep you informed should anything change.

## Will Foresters be 100% operational during this pandemic?

Yes, at this moment we have a fully developed pandemic plan that we have executed across the organization making us fully operational during this time. We will keep you informed should anything change.

## Will Foresters make exceptions if a client is financially impacted by COVID-19?

If your clients are affected by COVID-19 and experiencing financial difficulties, please have them email Foresters Financial at [paymentsupport@foresters.com](mailto:paymentsupport@foresters.com). Foresters will work directly with them on a plan that works best for their situation.

## My client has questions about their policy that I am not able to answer. Who should they contact at Foresters?

If your clients have questions about their policy, a Foresters customer service representative can assist then at 800-828-1540, Monday through Friday, 8 a.m. to 8 p.m. ET.