

Coronavirus COVID-19 Customer Q&A – PALIC Group Business Cayman Islands

Policy Coverage

1. Who are the contact persons for the offices?

Our Pan-American team members remain available to you and can be contacted via the contact details below:

Name	Phone#	Email Address
Chaka Garcia	1 (345) 929-8406	cgarcia@palig.com
Roshaine Jackson	1 (345) 938-6011	rjackson@palig.com
Vanna Ramgeet	1 (345) 929-8688	vramgeet@palig.com
April Panton	1 (345) 916-5080	apanton@palig.com

2. Will Medical claims related to Covid-19 be covered under my health plan with Pan-American Life?

Yes, Pan-American Life has waived the pandemic exclusions within our policies and medical claims will be covered in accordance with the terms and conditions of your policy benefit schedule and contract. We encourage our policy holders to refer to the specific terms and conditions outlined in the policy contract.

3. Will Life claims related to Covid-19 be covered under my group life plan with Pan-American Life?

Once your group health plan with Pan-American Life has a Life coverage component and you are an active insured as at the date of death, you will be covered per the terms and conditions of the policy contract.

4. When available, will Pan-American Life cover Covid-19 testing completed by private institutions?

Pan-American Life will settle claims for the ongoing illness of COVID-19 based on the terms and conditions of the policy contract. Covid-19 tests will only be covered once a referral letter from a doctor and diagnosis is included, as is customary. Note that the private medical institution

conducting testing must be validated by the Caribbean Public Health Agency (CARPHA), or as guided by the government of the Cayman Islands.

Claims

5. What guidelines have Pan-American Life put in place to ensure continuity of medical claim reimbursements?

PALIG has implemented measures to ensure minimal disruption to service continuity during this period as summarized below:

- We will continue with the acceptance of scanned claim pdfs with any necessary or requested supporting medical records / notes.
- Payment of claims directly to the insured's bank account once relevant banking information is provided to Pan-American Life. Please email service.ky@palig.com for assistance with this.

6. Will photos of medical claims and all supporting documents be accepted by Pan-American Life for processing in lieu of scanned pdfs?

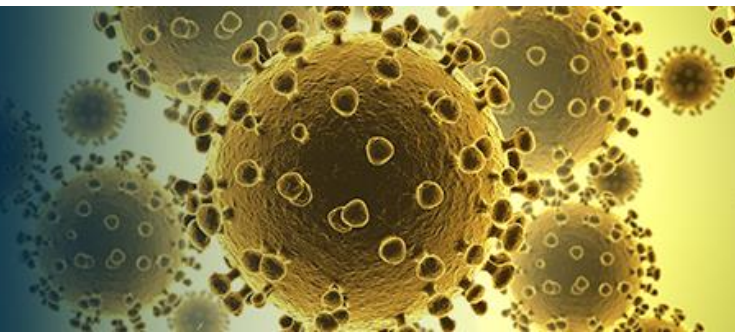
At this time, photos cannot be accepted. Pan-American Life will accept scanned pdfs of claims for processing. Note that there are applications that facilitate scanning documents from your mobile device.

7. How can an insured sign up for claim reimbursements to be deposited directly to their bank account?

Please call or email our team and we will provide you with the necessary form and assistance to set this up for you.

8. Who should I contact if I have a query on a claim?

Our query guidelines remain in effect and claim queries should first be researched in our Benefits Direct portal, should you not have your access set up as yet for our portal, please submit your query to claims.ky@palig.com or contact any one of our staff directly.



Benefits Direct Portal

9. Who can I contact to gain access to the Pan-American Life Benefits Direct portal?

Please send an email to service.ky@palig.com to request access to our Benefits Direct portal and we will assist you in obtaining you log in access for your policy, benefits and claims.

Pre-Authorizations

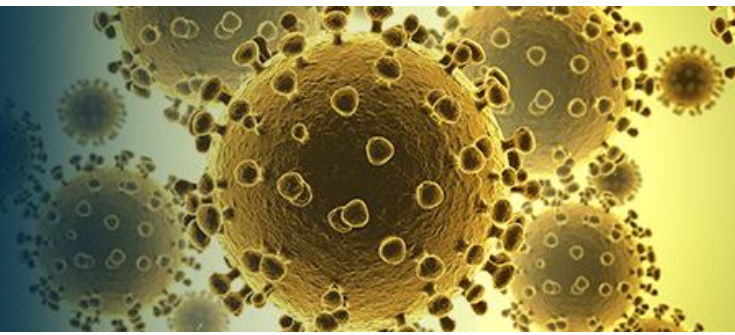
10. Will Pan-American Life continue to provide pre-authorization letters and case management services?

Yes, provided that all medical supports and breakdown of expenses are submitted, and the plan is in good premium standing, pre-authorization letters will be provided. Submission of the pre-authorization request should be sent to authorizations.ky@palig.com

Premiums

11. What is Pan-American Life's position for premium payments that are delayed as a result of Covid-19?

Pan-American Life has provided banking details to all clients and brokers to facilitate the remittance of premiums via direct deposit. Should premium payments be delayed, the usual process applies whereby claims will be pended. We encourage you to reach out to any one of our staff members for further guidance.



Administration

12. Will Pan-American Life accept scanned copies of enrolment forms or census changes?

Yes, our usual process is that census changes or completed enrolment forms can be submitted via email to service.ky@palig.com

13. Who should I contact if I have any administration queries?

Our query guidelines remain in effect and queries should be submitted to service.ky@palig.com or contact any one of our Pan-American team members to assist.

Sales

14. Will there be any impact on plan renewals?

No, renewals will be conducted as normal and once your plan is up for renewal, your renewal terms will be provided to you directly and copied to your broker, if applicable.

15. Who can I reach out to should I have any urgent queries or concerns?

Our Pan-American team members remain available to you and can be contacted via the email details below:

- Chaka Garcia – cgarcia@palig.com
- Roshaine Jackson – rjackson@palig.com
- Vanna Ramgeet – vramgeet@palig.com
- April Panton – apanton@palig.com

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**The information provided in this
Q&A is current as of May 13, 2020.**