

THE NAVAJO NATION



JONATHAN NEZ | PRESIDENT MYRON LIZER | VICE PRESIDENT

MEMORANDUM

TO : Executive Branch, Legislative Branch, and Judicial Branch
Navajo Nation Divisions, Departments and Program
Participating Enterprises and LGA Chapters

THROUGH : *Lomardo Aseret 3/12/20*
Lomardo Aseret, Executive Division Director
Division of General Services

FROM : *I. Harlan Charley*
I. Harlan Charley, Department Manager II
DGS/Insurance Services Department

FROM : *Eulanda Ciccarello*
Eulanda Ciccarello, Program Supervisor
DGS/ISD/Employee Benefits Program

DATE : March 12, 2020

SUBJECT : **Navajo Nation Employee Benefit Plan
Medical Coverage and Disability Benefits for Coronavirus 2019 (COVID-19)**

This is notice to all insured members of the Navajo Nation Employee Benefit Plan during this unprecedented time. The Employee Benefit Plan has exceptional benefits designed to help employees and their family receive adequate healthcare services as well as offer disability benefits to employees in the event of their inability to work due to a serious illness.

MEDICAL PROGRAM

If an employee is affected by an illness, to include the symptoms related to COVID-19, the diagnostic tests and treatment would be considered medically necessary and coverage would be allowed by the Medical Program as outlined in the Plan Document, effective January 1, 2019. The annual medical deductible, co-insurance, and co-payments would apply. Plan Documents are available in hard copy format and on a USB; visit our office to pick up a copy. An electronic PDF version is also available on our website at www.isd.benefits.navajo-nsn.gov.

We understand there are private large fully-insured health plans that are waiving copayments and other out-of-pocket expenses for their plan participants. However, being that the Navajo Nation is a tribally self-insured health plan that is solely dependent upon contributions of premiums from its insured participants and respective employers, the healthcare costs associated with the screening and treatment of COVID-19 is unknown at this time to determine the cost impact the Plan would incur if it were to arbitrarily modify the current plan design. Therefore, out-of-pocket or cost-sharing of medical expenses will continue to apply for any treatment received by health care providers.

SHORT TERM DISABILITY PROGRAM

Short term disability benefits are available for eligible employees if they 1) are deemed totally disabled (unable to work) due to a serious health condition, 2) are under the care of a treating physician, 3) exhaust all available sick leave hours, and 4) satisfy the requirements for filing a claim.

An employee may apply for short term disability benefits by completing a disability application and submitting the application and all pertinent documents thereof to the Navajo Nation Employee Benefit Program. The disability application and instructions are online for download at our website under the

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[Members Resources] tab. The employer, the employee, and the treating physician must complete their portion of the application. Applications are accepted by the Plan via email, fax, and in person in an original or photocopied version. Email addresses can be found on the website under the [Contact Us] tab.

The employee's illness must be documented by a physician. All sick leave hour balances would be applied during the time of disability, then a seven-day waiting period would apply wherein benefits would not be payable, with benefits beginning on the following day. The benefits would continue until such time a physician determines the employee well enough to be released to return to back to work, light duty, full duty, part-time, or full-time.

The duration of eligibility for short term benefits is extended to a maximum of fifty-two (52) weeks from the date of disability, if an employee's condition requires that length of time to recover. All claims are reviewed on a case-by-case basis based upon the medical documentation provided to the Plan of the physician's written recommendation of the employee's health condition. The employee is responsible to continue to keep the Plan updated timely on their condition. Upon returning back to work, the employee is responsible for all contributions payable for premiums owed and other payroll deductions not satisfied during the employee's absence from work.

In the event of employees being isolated or quarantined by a medical professional as the result of exposure to COVID-19, an employee may be eligible to apply for short term disability benefits through the date the physician determines the isolation or quarantine to be lifted. Each application will be reviewed to determine eligibility for benefits.

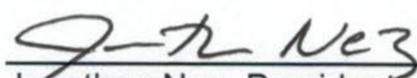
EMPLOYEE COUNSELING SERVICES

Basic and limited employee counseling services are available through the Insurance Service Department. Employees may experience signs of stress, fear and anxiety about the COVID-19 disease which can be overwhelming and cause strong emotions. Everyone reacts differently to stressful situations. Emotional impact of an emergency on a person can depend on the person's characteristics and experiences, the social and economic circumstances of the person and their community, and the availability of local resources. In the event of an emergency, please contact 9-1-1 or seek immediate medical care at the nearest hospital.

The Employee Benefits staff are available to answer your questions related to the health and disability benefits. You may contact our office at (928) 871-6300 to speak with a professional benefits representative. For employee counseling services, please contact the Employee Counselor, Ronda Roan, at (928) 871-6530 or (928) 206-7533. If you have supplemental coverage with Colonial Life and you need assistance in filing a claim, please contact Annalisa Kurz at (602) 722-0988 or Lea Dennison at (505) 870-8657.

We appreciate your understanding and strive to maintain employee benefits for the best interest of our valued employees through health and wellness. Ahe'hee'.

CONCURRENCES:



Jonathan Nez, President
Office of the President/Vice President

cc: *DISTRIBUTION*