

Email from Phil Kalin to Pinnacol agents and policyholders – 3/19/20

Subject line: PLEASE READ: Important updates about COVID-19 coverage

In this time of uncertainty, I want you to know we are doing everything we can to help Colorado businesses and their employees navigate these unique conditions.

This email outlines several important actions we're taking. You can find additional detailed information [here](#).

Covering the needs of first responders and front-line healthcare workers

Colorado's existing workers' compensation rules and regulations are not structured to anticipate the complexities of a pandemic of this nature, where first responders and healthcare workers are instructed to quarantine themselves away from work even before a positive test confirms transmission.

First responders and front-line healthcare workers' occupational environment uniquely necessitates and significantly increases their direct exposure to COVID-19. Accordingly, Pinnacol is instituting an emergency policy to provide wage replacement benefits to first responders and front-line healthcare workers for up to 14 days of quarantine.

The cost of this benefit will not be applied to the premium calculation of our healthcare and first responder policyholders. This is a time-limited benefit, and no benefits will be paid after the quarantine period has ended unless the worker develops COVID-19. In those cases, the existing statute regarding payment of work-related infectious disease will apply.

Bear in mind that, in most cases, exposure and/or contraction of COVID-19 is not considered to be a work-related condition. Typically, the contraction of COVID-19 in the workplace is considered incidental or common to all employment. Each claim will be looked at on a case-by-case basis, but it is unlikely most will meet the criteria for exposure to be eligible for benefits.

We may revise this policy if circumstances change. In addition, the Division of Workers' Compensation or Division of Insurance may develop additional rules in response to the impact this pandemic is having on workers in our state. We will inform you of any changes immediately.

Clarification about COVID-19 testing

If you or your employees suspect you've been exposed or infected with COVID-19 as a result of a specific workplace exposure, we encourage you to contact the medical provider of your choice as quickly as possible. Tests for COVID-19 are only available with a doctor's prescription. (Please note many Pinnacol-designated providers are not equipped to provide testing for COVID-19, which is why we urge you to contact your regular medical provider. Ask your provider about private lab sites where you can get tested.)

After consulting with your doctor, if they determine that you or your employee needs to get tested for COVID-19, please file a claim. Pinnacol will pay for the COVID-19 testing ordered by your medical provider. **Please note that Pinnacol is not providing testing ourselves.**

Payment flexibility

We realize that the public health response to COVID-19 is having an unprecedented effect on Colorado businesses. We know many of you have had to lay off workers and are facing sizable

hits to your revenue. Accordingly, for the next 30 days, starting on March 23, 2020 through April 22, 2020, Pinnacol will keep policies active and won't cancel coverage for policyholders unable to make their regularly scheduled payment. Cancellation notices will be withheld during this time to allow agents and businesses time to work with Pinnacol on flexible payment options .

Take action now to update payroll information

To ensure you are not charged for employees and payroll that aren't currently active, we encourage you to update your payroll information by contacting your agent or call a Pinnacol representative at 303.361.4000. Updated payroll information ensures your coverage is as accurate as possible each month.

Other important updates

Protecting our employees and continuing to serve our customers

The vast majority of our employees have been working remotely for the last week. To ensure the safety of our employees and customers, we will be fully closing our front desk and lobby starting Monday, March 23. We will be available by phone and email Our highest priority continues to be serving our customers.

We are working quickly to get accurate, helpful information to our customers as this COVID-19 response continues to change at a rapid pace. Please visit [our website](#) for resources to help protect your business and your employees. And, of course, please contact Pinnacol's Customer Experience team at 303.361.4000 with any questions you have about your policy.

We know our entire community is feeling unsettled by the impacts this pandemic is having on everyday life. The concept of "business as usual" is almost meaningless at this point. That's why I want to assure you our team is working virtually, at full strength, ready to help you navigate through these difficult times. That's also why we must make every effort to protect the health and safety of our employees and customers and provide the support they need; that is the refrain echoing in every decision we make.

Working together, I'm confident we'll get through this.