

New Era Life Insurance Company New Era Life Insurance Company of the Midwest LIFE INSURANCE COMPANIES Philadelphia American Life Insurance Company

GREAT NEWS! YOUR CLIENTS' BENEFITS ARE NOW **ENHANCED IN RESPONSE TO COVID-19!**

ADDITIONAL BENEFITS FOR INSUREDS* DIAGNOSED WITH COVID-19

*Health Choice & Health Saver Series **Policyholders**

During this global pandemic, New Era remains committed to providing (a) consumer driven healthcare, (b) the best service, and (c) the best health insurance value in America.

As always, we remain flexible and ready to respond to our policyholders needs. During these unprecedented times, we hope the additional benefits (listed to the right) will offer your clients further peace of mind.

¹If a covered family member has substantiated a positive COVID-19 test result during the months of April, May or June of 2020, the insured will receive the additional benefits listed to the right.

COVID-19 and related conditions will be considered a pre-existing condition if your client tests positive for COVID-19 prior to the effective date of their policy. Pre-existing conditions will not be covered under the policy for the first twelve months of coverage (pre-existing periods vary by state).

WAIVED PREMIUMS¹

Following the positive test result the company will waive your next two monthly premiums on your Health Choice or Health Saver Series policy.

INCREASED **PRESCRIPTION BENEFITS¹**

The company will double the normal prescription benefit for any prescriptions filled during the months of April, May and June.

INCREASED INPATIENT BENEFITS¹

If you or your covered family member are subsequently admitted to a hospital during April, May, June or July of 2020 for a COVID-19 related illness, you will receive the following inpatient benefits:

- The Company will double the normal Facility Daily Indemnity Benefit for the first five days of inpatient stay (this includes the ICU and non-ICU inpatient Daily Indemnity Benefit only).
- For the next 25 days of the insured's inpatient stay the company will increase the normal Facility Daily Indemnity benefit by 50% (this includes the ICU and non-ICU inpatient Daily Indemnity Benefit only).