



Central Reserve Life Insurance Company
Great American Life Insurance Company®
United Teacher Associates Insurance Company

Continental General Insurance Company
Loyal American Life Insurance Company®
Provident American Life & Health Insurance Company

Hurricane Irene made landfall as a Category 1 hurricane. We understand the hardship that families are experiencing because of the hurricane. We recognize that the hurricane will make it difficult for our policyholders to meet the timelines for claim submissions and premium payments as set forth in the policy language. Our number one priority is to ensure that we assist our policyholders during this catastrophe by relieving them of any burden or concerns they may experience in regards to their policies or claims. We want to ensure that our policyholders do not lose important insurance coverage. Effective immediately, as a result of the hurricane, we are implementing the following measures to safeguard the affected policyholders:

Cancellations and Non-renewals for Disaster Victims or Evacuees: We will work with policyholders in the collection of premiums, including premium payment plans. Please contact the Client Services Division, at (866)459-4272, if you need an extended grace period for the payment of any premium due.

For policyholders paying via bank draft, we will continue to accept premium payments unless the policyholder instructs otherwise.

Time Limit Requirements: We are granting an extension of any and all policy provisions or other requirements that impose a time limit for an insured or claimant to perform any act, including the submission of a claim or proof of loss, reporting of information, submission of bills, or payment of funds. Such extension shall be for a minimum of 60 days from the last date allowed or required under the terms of the contract or allowed or required by us, or longer if deemed reasonable given the policyholders individual circumstances. We will continue to mail claims payments to the affected areas.

Rating or Underwriting Rules: We will consider exceptions to policy or contract requirements, or to other rating or underwriting rules not otherwise listed herein, when such contractual requirements or rating or underwriting rules are not met as a result of this disaster. Exceptions to policy or contract requirements or rating or underwriting rules include instances where an insured is displaced from his or her home and is unable to obtain non-emergency medical service from a network provider.

Medical Equipment and Services for Disaster Victims or Evacuees: We recognize that policyholders may not be able to, or have the ability to, access medical equipment, supplies and services necessary to maintain their health. For policies that provide health coverage or cover the payment of medical or other health care services as a part of the policy, we will authorize payment for necessary medical equipment, supplies and services regardless of the date upon which the service, equipment or supplies were most recently provided.

Beneficiaries in Medicare health plans will be able to go out of network during this emergency.

For the Medicare Part D prescription drug benefit, the Centers for Medicare and Medicaid Services has been working with prescription drug plans to ensure that rules preventing early refills are waived. This will assist those beneficiaries who left their prescriptions in evacuated homes or lost their prescriptions when they had to leave their homes.

Emergency Declaration Links

<http://www.fema.gov/news/disasters.fema>