

March 24, 2020

**To our customers and business partners:**

In response to the requests of government officials, and out of an abundance of caution for our employees, Benefits Science has adjusted our employees to remote work, but we continue to operate with a full staff. We are currently receiving file feeds from carriers, TPA's, and PBM's with most arriving on or around the expected date. We will notify our clients if we receive adjustments to file feeds in the coming days. Data security, always a priority at BST, remains fully intact to meet PHI standards.

Due to the unprecedented conditions affecting the U.S. economy this month, I would like to provide an update on our efforts to track and analyze data related to the recent outbreak of the COVID-19 virus as well as other flu-related viruses. Within the past week, Benefits Science received confirmation from the American Medical Association that code 87635 has been assigned for the administration of the test for the novel coronavirus across the U.S. healthcare system. Starting in April 2020 (including data through March 2020) our clients will have access to a new report built into our application monitoring activity around this code as well as the change in activity for influenza virus testing and other respiratory illnesses. Additional information regarding this report will be distributed within the next 5-7 business days. We will also be monitoring large claimant activity directly related to the current health crisis and will report the impact to the plan and potential 2021 stop-loss contracts in our Large Claimant Activity section of our application. In the coming weeks our data science team will be applying and updating our risk scoring methodologies to provide even greater insight into the COVID-19 risk impacts.

We know one of your top concerns is the health of your employees and their families. We continue to monitor your plan, applying the latest technology to identify and analyze data, and prescribe actions to better understand this evolving situation and minimize the impact of this crisis on your plan's cost structure. Your BST account management team is available to assist with questions so you can continue to focus on personnel and other immediate needs.

Sincerely,



Stephen Sofoul  
President & CEO