

Dear Alliance Health and Retirement Plan Employers,

I'm sure you have been inundated with dozens of mass emails, countless messages, and numerous webinars and conference calls from businesses, partners, and vendors about their response to the current health crisis impacting our nation. I don't have to tell you that we are living in an unprecedented time in our country and facing a challenge incredibly unique to us all.

For Alliance Health Plan Employers: To help ease the stress associated with the uncertain times we find ourselves in, Alliance Benefits is pleased to announce relief in the form of a **one-time, 50% premium discount** on the medical/pharmacy portion of your Alliance Health Plan premiums for the month of April. This discount will be applied in addition to any existing Loyalty Reward discounts you are currently receiving. We hope this discount will give you some immediate financial relief in a time where your organization may desperately need it. If you are fortunate enough to not need this relief at this time, chances are that you may need it in the near future. In that case, we encourage you to "bank" these unused funds in your own account for a potential "rainy day" in the coming months, to ensure you have those extra dollars if needed. Please note this will not impact HSA contributions that are built into the premium rates - those contributions will continue as scheduled.

In addition, if you are experiencing a short-term financial hardship due to this health crisis, we are able to extend grace on your premium payments to Alliance Benefits for up to 30 days. If you need to delay your payment due to these financial concerns, [please contact our office through email](#) by the 1st of the month if possible, in order to adjust the billing. This grace period will remain in effect through June 30, at which point the policy will be reviewed.

Finally, we have received permission from our carriers to allow your covered employees not working due to a full or partial furlough or temporary layoff **occurring on or after March 1, 2020** to remain on the plan. To qualify for this exception, an employer will need to notify Alliance Benefits of the temporary reduction of hours or furlough, and the premiums for that individual will need to continue to be paid and kept current by the employer. Our carriers are extending this relief opportunity through the end of April, and we will work with them to reassess needs at that time.

For Alliance 403(b) Plan Employers: For churches and other employers who may be struggling to make matching contributions in the short term, due to financial strain, we are amending our plan to allow for **optional temporary relief for employer matching contributions for the months of April, May, and June**. If you are in the fortunate position of being able to make the matching contributions for your employees who are deferring into their 403(b) accounts, we would love for you to continue to do that! We have seen some historic market declines in the past several weeks, and this is a unique opportunity to help your participants invest at prices significantly lower than even earlier this year. However, if you are wanting to take advantage of this relief starting with April contributions, we will need to know of that change by May 1.

This change in match policy does not mean that participant contributions will stop. However, if you have a pastor or staff member having financial difficulty that wants to pause his/her contributions for the time being, that may be done in any given month. We will be distributing an email to all 403(b) plan treasurers in the coming days with necessary steps on how to take advantage of these forms of relief, both for employer and employee. You will also be able to find instructions on the Alliance Benefits Blog (www.alliancebenefits.org/blog).

In an effort to keep you informed and up-to-date, we have placed a significant amount of information from our vendors, partners and trusted public resources on our website - www.alliancebenefits.org (click on the "COVID-19 UPDATES" button). It is my personal commitment to you that Alliance Benefits will do our very best to keep you well informed, provide you the very best help we can, and do everything in our power to support our greater Alliance Family.

Grace and peace,

Curtis Farmer
Executive Director for Alliance Benefits