

**TO: EMPLOYEE BENEFITS CLIENTS**  
**FROM: CONSTANCE HOO, VP – EB SALES & HEALTH OPERATIONS**  
**SUBJECT: COVERAGE FOR COVID-19 TESTING**  
**DATE: November 30, 2020**

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In keeping with the protocols of the local authorities in Jamaica, we are advising that effective November 01, 2020, Guardian Life will honour claims in relation to **COVID-19 PCR testing**. Below are the conditions under which claims will be honoured for Guardian Health cardholders:

**CRITERIA FOR COVERAGE**

*(subject to other usual criteria, e.g., cardholder must be an active member on the plan)*

- 👉 Symptomatic members only
- 👉 Hospital Admissions
- 👉 Elective/Emergency Surgeries
- 👉 Request for the COVID-19 test must be by a Medical Physician
- 👉 COVID-19 test must be done at a Ministry of Health & Wellness approved medical laboratory
- 👉 Coverage maximum is two (2) tests per policy year

**EXCLUSIONS FOR COVID TESTING**

- 👉 Travel
- 👉 Return to School or Work
- 👉 Asymptomatic Persons
- 👉 Contact Tracing

Should you require additional information kindly contact your assigned Client Relationship Officer or our 24-hour Help Desk toll free at 888-633-3287 or [gllebdhelpdesk@myguardiangroup.com](mailto:gllebdhelpdesk@myguardiangroup.com).

You are encouraged to adhere to the guidelines from the Ministry of Health & Wellness and keep safe.

Yours truly,



Constance Hoo (Ms.)  
Vice President, Sales & Health Operations  
**Employee Benefits Division**