

At Globe Life, we help families Make Tomorrow Better by working to help protect their financial future. During this challenging time, the communities we serve have frequently asked questions regarding coverage as it pertains to COVID-19. We want to assure you we have a dedicated team monitoring this rapidly-changing situation and are taking every measure possible to ensure we can continue to serve our customers without interruption. The following is subject to change at any time and will be updated as applicable.

Are there any plan or policy limitations that would impact a COVID-19 related claim?

See our product listing below for an answer to this question.

- **Life Insurance:** For Individual or Group Life insurance, there are no policy limitations that would limit a claim payment resulting from COVID-19, provided the individual met all other policy requirements and assuming the individual was accurate and truthful on his/her application.
- **Accidental Death, or Accidental Death/Dismemberment:** AD&D policies do not cover diseases. Therefore, death due to COVID-19 is excluded, as are all deaths by disease.
- **Hospital Indemnity/Intensive Care:** Because COVID-19 is a viral infection it would be considered a sickness and the Sickness Hospital and Intensive Care Unit Benefits would be payable provided the individual met all other policy requirements.
- **Critical Illness/Cancer Insurance:** COVID-19 is not a covered condition under our critical illness/cancer products.
- **Medicare Supplement:** Medicare covers the lab tests for COVID-19. You pay no out-of-pocket costs for diagnostic testing. At this time, there's no vaccine for COVID-19. However, if one becomes available, it will be covered by all Medicare Prescription Drug Plans (Part D).

Can I use my coverage if I need to be tested for COVID-19?

Some of our policies (i.e. Accident, Hospital, etc.) provide coverage for an annual wellness or health screening benefit. Tests for COVID-19, as well as other laboratory tests, may be covered as a wellness or health screening benefit under the policy.

If I am diagnosed with COVID-19 and confined to a hospital, how can my policy help me?

Depending on the type of coverage and treatment, there may be hospitalization, intensive care, physician visits, ambulance, emergency room, laboratory tests, and X-ray benefits available in the policy.

Where can I get more information about my coverage, file a claim or make changes to my policy?

There are several ways to contact us about your coverage:

- Visit the Company website or call Customer Service using the numbers below
- Contact your agent for more information

- Login to your eService account to access your coverage information online and make premium payments through our automated eService center.

Customer service contact information for our Globe Life subsidiaries is below:

American Income Life Insurance Company www.ailife.com	800-433-3405 Monday - Friday 8:00am - 4:30pm Central
Globe Life And Accident Direct to Consumer www.globelifeinsurance.com	877-577-3860 Monday – Friday 7:30am – 6:30pm Central
Globe Life Employee Services Division www.esdglbe.com	866-298-9115 Monday – Friday 8:00am – 5:00pm Central
Globe Life Insurance Company of New York www.globelifeofnewyork.com	315-451-2544 Monday – Friday 8:00am – 4:30pm Eastern
Family Heritage Life Insurance Company of America www.globelifefamilyheritage.com	440-922-5222 Monday – Friday 8:00am – 5:00pm Eastern
Liberty National Life Insurance Company www.globelifelibertynational.com	800-333-0637 Monday - Friday 7:30am – 5:00pm Central
National Income Life Insurance Company www.nilife.com	800-516-4466 Monday – Friday 9:00am – 5:30pm Eastern
United American Insurance Company www.unitedamerican.com	800-331-2512 Monday - Friday 7:30am - 5:00pm Central

Where can I get the latest updates on the coronavirus?

For the latest details on the coronavirus, including information on how to keep your home or workplace safe, and guidance for people at risk, please visit [CDC.gov](https://www.cdc.gov).

How can I protect myself from hackers or scams that may occur because of COVID-19?

Hackers are preying on society’s fears surrounding COVID-19. Tactics may include price gouging, phishing emails, text messages or social media posts disguised as warnings about the developing health crisis in an attempt to steal personal information. You can protect yourself at work or home using the following tips:

- Don’t trust the display name
- Don’t click on links or open attachments from unknown senders
- Check for spelling mistakes
- Analyze the salutation
- Don’t provide personal information
- Beware of urgent or threatening language in the subject line
- Review the signature
- Don’t trust the header from the email address

NOTE: Policy benefits may vary by state. Please view all policies to get the best and accurate information regarding coverage. The information contained in these FAQs does not alter or modify the insurance contract. Claims will be administered according to the applicable policy terms and conditions.