Getting back to work in the midst of COVID–19 …
Insurance related updates to consider

As we begin to get our feet back under us and return to a new "normal," businesses and practice groups have to find new and innovative ways to thrive. Creating a safe environment for clients and patients is a top priority.

MedChi Insurance Agency is available to help you evaluate your current insurance plans to ensure you are protected and to help you maximize the flexibility and support available from your insurance carriers and policy coverages.

- **Employee Benefits—**Many carriers have relaxed eligibility criteria in light of COVID-19. Many have waived hours requirements, suspended actively-at-work provisions, and eliminated waiting periods. While most of these changes are temporary, we can help you navigate your best options.

- **Business Insurance**—Many carriers are extending payment terms and rescinding cancelation notices for non-payment. Are you taking advantage of these options?

- **Workers Compensation—**Has your payroll reduced as a result of COVID-19? How does this impact your insurance premiums?

- **Cyber Liability—**With the increase of electronic communications during the pandemic, are you adequately protected in the event of a privacy breach?

- **Employee Practices Liability** - Are you protected from potential impacts of back to work conditions? (i.e. potential suits for wrongful termination or complaints from employees and 3rd parties regarding an unsanitary or unsafe work environment)

- **Medical Malpractice**—Medical Mutual is offering a 25% pandemic credit and has modified guidelines for telemedicine. Are you aware of the most recent updates?

- **Individual Life, Disability, and Long Term Care** - Are your personal assets and your family financially protected? Now might be a good time to re-evaluate your current life and disability plans.

MedChi Insurance Agency is HERE TO HELP! Please call us today at 410-539-6642 or email at hello@medchiagency.com.