



Questions & Answers BCBS-USVI Policyholders

1) If my contract renews on or after August 1, 2016, will you honor it?

Effective August 1, 2016, BCBS-USVI will discontinue offering group health insurance products in the US Virgin Island. BCBS-USVI will honor all policies/contracts in force until they expire. For example:

- All groups with a renewal date on or after 8/1/2016 will not be renewed once their expiration date is reached.
- A 7/1/2016 renewal or sale will be honored until 6/30/2017
- BCBS-USVI will honor all eligible active COBRA members in force until the group's policy expiration date or the COBRA coverage's qualifying period expires, whichever comes first.

2) Will you honor claims?

Our BCBS-USVI members can rest assure that we will continue to pay claims for services rendered in accordance with covered benefits until their policy expiration date.

3) What if my doctor does not want to continue accepting the BCBS-USVI plan?

BCBS-USVI's Network Management Division personnel is in constant communication with the USVI provider network for continuity of service. All provider issues that may arise during this transition process will be attended with a high priority to avoid service disruptions.

4) Will you keep all of your provider network in the US Virgin Islands after August?

Our USVI provider network will continue to serve BCBS-USVI members until their policy expiration dates.

5) Has the insurance commissioner placed any conditions on the withdrawal from this segment?

BCBS-USVI is complying with all of the USVI Government's requests for a smooth transition and is working closely with regulators to ensure this matter.