



Ancillary Carrier COVID-19 Updates

***Note this is a working document as this is a fluid situation** Last Updated 04/06/20 - 4 pm.*

All State

See Allstate FAQ for full list of FAQ's

How is Allstate benefits handling all current and future furloughs and layoffs?

- Allstate Benefits is offering an extended premium payment grace period for customers affected by the COVID-19 pandemic. During this time, we will accept payments without penalty up to 120 days after the premium payment due date. This applies to customers paying their premiums via payroll deduction and those paying Allstate Benefits directly. During the extended grace period, coverage will remain active and we will continue to process claims. Please keep in mind this is not a waiver of premium; the full amount of all premium payments must be paid over time.

Will employees still have access to utilize their policies during this time?

- Yes, employees will have access to benefits during the extended grace period.

Ameritas

- We have extended grace on all policies to a minimum of 60 days
- We are NOT actively processing non-pay terminations or LOPs
- We WILL track all questions and calls so please be sure your TL and Kevin Carter is aware of them
- We WILL work with any group that is impacted by this situation to the best of our abilities
- As states continue to issue updates or mandates we will be taking action to comply

Avesis

https://www.avesis.com/Commercial3/PublicViewPdf.aspx?type=4&id=AVE_COVID-19_Brokers_FAQs_v1_lfm.pdf

Employer Groups with Fewer than 500 employees

- We will retain rates (no rate change) on all renewals for May 1, 2020 through August 31, 2020 plan anniversary dates.
- The next renewal rate review will be set to the plan anniversary month/day in 2021. For example, if the original renewal anniversary date was August 1, 2020, your current rates will continue until the next anniversary, August 1, 2021.
- All business planning discussions for the coming year will continue.
- Normal underwriting rules and contractual provisions will continue to apply.

Employer Groups with 500 or more employees

- For our larger employer groups with 500+ employees, we will defer planned anniversary renewals scheduled between May 1, 2020 and August 31, 2020 for three months from the original renewal anniversary date. For example, a renewal planned to be effective May 1, 2020 will now be deferred to be effective on August 1, 2020.
- After this period of deferrals, your original renewal anniversary date will apply for any 2021 and future renewals.
- Our 500+ renewal discussions will reflect the same focus on your company's needs and the underlying benefit performance to assure your benefit programs are built for the long term.
- Normal underwriting rules and contractual limits will continue to apply.

AXA Equitable

Examples of how claims would be handled involving quarantine, COVID-19 exposure, and COVID-19 exposure:

- If the insured has tested positive for COVID-19 and is quarantined by a medical professional and unable to work, they may be considered totally or partially disabled during the period of medically required quarantine, pending review of medical information
- If the insured has tested positive for COVID-19 and is quarantined by their employer or self-quarantines, he or she is generally NOT considered disabled
- If the insured has tested positive for COVID-19 and is unable to perform the duties of their job due to sickness, he or she is generally considered disabled, if the insured meets all other contractual requirements.

Guardian

<https://www.guardianlife.com/covid-19/helping-brokers-employers-understand-covid-19-coronavirus>

Employer Groups with Less Than 500 Employees

- We will retain rates (no rate change) on all renewals for May 1, 2020 through August 31, 2020 plan anniversary dates.
- The next renewal rate review will be set to the plan anniversary month/day in 2021. For example, if the original renewal anniversary date was August 1, 2020, you will continue your current rates as of that date, and your next renewal anniversary will be August 1, 2021.
- All business planning discussions for the coming year will continue.
- Normal underwriting rules and contractual provisions will continue to apply.

Employer Groups with 500 or More Employees

- For our larger employer groups with 500+ employees, we will defer planned anniversary renewals scheduled between May 1, 2020 and August 31, 2020 for three months from the original renewal anniversary date. For example, a renewal planned to be effective May 1, 2020 will now be deferred to be effective on August 1, 2020.
- After this period of deferrals, your original renewal anniversary date will apply for any 2021 and forward renewals.
- Our 500+ renewal discussions will reflect the same focus on your company's needs and the underlying benefit performance to assure your benefit programs are built for the long term.
- Normal underwriting rules and contractual limits will continue to apply.

Grace periods:

- Grace periods will be extended for an additional 30 days. 30-> 60 days
- Example: If a plan currently has a 30-day grace period, we will extend their grace period an additional 30 days from the premium due date.
- Premium due 3/01/20 normally would have a grace period to 4/1/20 (30-day grace period) before cancellation. Due to the pandemic, the grace period is now extended to 5/1/20.
- If premium is not paid during the grace period, coverage will terminate retroactively to the last date of paid coverage and no future claims will be covered or reimbursable.

Furlough / Reduced Hours

- It now applies to Short Term Disability, as well as our Dental, Vision, Accident and Cancer, Critical Illness, Hospital Indemnity, Life, Accidental Death and Dismemberment, Optional Life, and Optional Accidental Death and Dismemberment products.
- It will now extend through 6/30/2020.

Lincoln

Continuation Provisions

- Our stance is that as long as premium is paid, employees can maintain coverage as though they are at work through May 1, 2020, or in accordance with the Continuation provisions in their policy if they are more generous.

Premium Payment Grace Period

- Lincoln will be extending the standard grace period on Lincoln issued group insurance policies and service agreements to 60 days. This update going into effect retroactively on March 1st, 2020.

Claims Handling

- Exercising leniency with deadlines; providing in time-period extensions
- Accepting verbal change of address requests
- Offering the option to active direct deposit for short term disability claims
- Waiving the 10-day waiting period to stop payment procedures

MetLife

https://www.metlife.com/COVID-19_US_Customer/

Furlough

- For group life, dental, AD&D, vision, accident & health and legal coverage, MetLife is willing to allow employees who are furloughed, temporarily laid-off or have reduced hours/salary to continue their coverage for 12 months from the date of the furlough, temporary lay-off or reduced hours/salary (collectively, “temporary salary reductions”). Premiums need to be remitted for coverage to remain active.
- For purposes of group life, the coverage amounts will not be reduced as a result of temporary salary reductions and will remain in effect just as they were prior to the furlough, temporary lay-off or reduced hours/salary. Accordingly, premium needs to be remitted based on the volume for the regular (non-reduced) coverage amounts.
- For group disability, MetLife is willing to allow employees who experience a furlough, temporary lay-off or have reduced hours/salary between March 1, 2020 and May 31, 2020, to continue their coverage for 60 days from the date of the furlough, temporary lay-off, or reduced hours/salary. Coverage amounts will not be reduced as a result of temporary salary reductions and will remain in effect just as they were prior to the furlough, temporary lay-off or reduced hours/salary. Accordingly, premium needs to be remitted based on the volume for the regular (non-reduced) coverage amounts.

Mutual of Omaha:

FAQ's : <http://www.mutualofomaha.com/group-benefits/covid-19>.

Are employees who were actively at work prior to a furlough or layoff, and enrolled for life, disability, critical illness, accident, dental or vision coverage, eligible for benefits while on furlough or laid off status?

- Due to the Covid-19 pandemic, for any employee who is furloughed or laid off, on or after 3/1/2020, the policyholder may elect to continue to pay premium for those employees through 4/30/2020. Paid premium is based upon wages prior to or layoff. Those employees will be considered eligible for benefits, for all products listed above, under the continuation of insurance provision through 4/30/2020. Pre-ex provisions will not apply to employees who regain actively at work status for any applicable product prior to 4/30/2020. Mutual of Omaha will continue to review the situation and will provide additional guidance as it becomes available.

Principal

<https://www.principal.com/answering-your-questions-about-market-volatility>

Will an employee remain eligible for coverage if quarantined due to COVID-19 and unable to work from home?

- For employees who have not tested positive for COVID-19, the standard continuation language provides coverage to the end of the month. If a quarantine period extends into the next month Principal will continue coverage until the end of that month provided premiums continue to be paid. For employees who have tested positive for COVID-19, Principal continues coverage for the duration of the illness, provided premiums continue to be paid.

Is an employee considered Disabled if they are quarantined due to COVID-19?

- Employees under quarantine for COVID-19 that do not have a disabling medical condition do not satisfy the definition of disability under our policies.

Do employees qualify as Disabled if they fall ill due to COVID-19?

- Claims for COVID-19 will be evaluated the same as any other illness. As with all claims they must satisfy our definition of disability and all other provisions outlined in the policy.

Does Principal have a pandemic specific exclusion in our group benefit policies?

- No, we evaluate COVID-19 as we would any other medical condition.

Reliance Standard

For more specific info: check the FAQ's in the COVID file

If we have to temporarily reduce salaries because of COVID-19, are my employees still insured at the same benefit level?

- We will allow an employee to maintain the benefits associated with the employee's salary prior to the temporary reduction for 60 consecutive calendar days following the effective date of the change. In all instances:
- The employer must maintain the employee's same employment status and continue all premium payments based on the employee's earnings prior to the temporary reduction.
- The 60 calendar days will be counted from the effective date of the change.
- On the 61st consecutive calendar day from the effective date of the change, we will consider the change permanent if the employee's salary continues to be reduced. The employee's benefits will then be based on the reduced salary.

How long can an employee remain covered in the event they are subjected to a temporary reduction in hours, or sent home as a result of a temporary layoff, furlough, or facility closure?

- **For policies without a continuation of coverage provision**, including our standard disability policies, we will allow an employee to maintain insurance coverage for 60 consecutive calendar days if an employer **temporarily**:
 - Reduces an employee's hours; or,
 - Sends the employee home as part of a lay-off, furlough or facility closure.
- **For policies with a continuation of coverage provision**, including our standard life policies, we will follow the applicable contract provision. In instances where the provision allows coverage to continue for less than 60 consecutive calendar days, we will administratively extend the timeframe to 60 consecutive calendar days.

Solstice

Solstice is suspending all routine rate changes for group renewals for the remainder of 2020 and keeping existing rates in place.

Employer Groups with Less Than 500 Employees:

- There will be no rate changes on any renewals set for May 1, 2020 through December 31, 2020 plan anniversary dates.
- Groups with less than 500 employees scheduled to renew during this time period will continue with their current rates until the next 2021 plan anniversary. For example, if the renewal anniversary date was August 1, 2020, current rates will continue, and the following renewal review will be August 1, 2021.
- Existing underwriting stipulations regarding participation and funding arrangements will apply

Employer Groups with 500 or More Employees:

- We will defer all routine rate changes on renewals set for May 1, 2020, through December 31, 2020, plan anniversary dates.
- Groups with 500+ employees scheduled to renew during this time period will continue with their current rates until January 1, 2021. Any applicable 2020 rate changes will be implemented from that date forward.
- During calendar year 2021, such groups will be issued a standard renewal during the normal renewal month; For example, if a group ordinarily renews May 1st, we'll issue the 2021 renewal offer approximately 60 days prior to May 1, 2021.
- Existing underwriting stipulations regarding participation and funding arrangements will apply.

Sun Life

[most recent Q&A document](#) - This weblink will take you to the most updated FAQ

If a Plan is amended to include testing and/or treatment costs associated with COVID-19 (Coronavirus) with no member cost sharing, will you require the plan amendment be sent to you for approval? Is it possible, based on these changes, you might consider mid-policy year rate adjustments?

- The health and well-being of our Client's employees and members is our top concern. If your Plan is amended during your current policy period to allow for costs associated with testing or treatment for COVID-19 (Coronavirus) to be covered with no cost share, we will not require that the plan amendment be sent to us for approval. This includes telemedicine services. While such changes could trigger the Right to Recalculate provision

in the policy, we will not make any adjustment to your premium rate, deductibles, or factors as a result of these specific changes.

Are you willing to extend your grace period for premium payments as a result of COVID-19 (Coronavirus)?

- We understand the COVID-19 (Coronavirus) crisis creates challenges for all of us and we are committed to supporting you and your employees. Given the disruption, we are extending our standard policy grace period for an additional 30 days should you need it. There is no need to contact us as it will be applied automatically.

What is your policy around timely filing of stop-loss claims?

- Claims can be filed up to 12 months after the end of the Claims Basis during which the claim arose. For example, for a 1/1/20 policy that has a 12/12 Claims Basis, claims incurred and paid between 1/1/20 and 12/31/20 can be submitted through 12/31/21 (12 months after the end of the Claims Basis). For a 1/1/20 policy that has a 12/15 Claims Basis, claims incurred between 1/1/20 and 12/31/20 and paid between 1/1/20 and 3/31/21 can be submitted through 3/31/22 (12 months after the Run-Out period).

If COVID-19 (Coronavirus) causes your current plan members to no longer meet eligibility requirements for coverage under your plan (for example, as a result of a furlough, reduced hours, or extending coverage through the end of the month for a terminated employee), how will stop-loss claims for those members be handled?

- Employees whose eligibility under the plan is impacted by COVID-19 related actions can still be considered covered under the Stop-Loss policy during the Policy Year as long as premium for them continues to be paid. We will not require that an amended plan document permitting such continued coverage be sent to us for approval. However, in order to process claims accurately, we need to be made aware of any such plan changes as soon as possible. Please send the amended plan document or an email detailing the changes to our claims team at Stop.Loss.Claims@sunlife.com.

Unum

<https://www.unum.com/covid-19>

Are employees who were actively at work prior to a furlough and enrolled for coverage eligible to continue coverage once on furlough?

- **For group-based products:** if the policy does not include furloughs as an approved leave of absence, then furloughed employees will be treated as if they are on an approved leave of absence; and furloughed employees will remain eligible for coverage up to the greater leave of absence term that is in the policy, or 60 days.
- **For Accident and Health:** As long as the enrollment file indicates coverage and the employee continues to pay premiums, their coverage remains in force. If the employee doesn't request direct bill within 30 days as directed in Unum's conservation letter then a policy would be terminated.
- **Dental:** furlough or leave of absence is covered up until one year as long as premium is paid

Small Business Paycheck Protection Program:

- The program provides small businesses with funds to pay up to eight weeks of payroll costs including benefits. Funds are provided in the form of loans that will be fully forgiven based on keeping or quickly rehiring employees and maintaining salary levels. No collateral or personal guarantees are required and neither the government nor lenders will charge small businesses any fees. Importantly, funding is limited, so you may wish to encourage your clients to apply promptly.
- visit the Small Business Administration's program overview