

## COVID-19: CARRIER INFORMATION

AETNA	
1.	<b>Furlough or Laid Off Employees:</b> Your employees can maintain coverage on your AFA plans if: (1) the reduction in ours/lay off is a temporary measure resulting from COVID 19; (2) you continue to pay your monthly bill and (3) you do not terminate the employee(s).
2.	<b>If a temporarily laid off employee returns to work, will he/she be eligible to enroll in coverage without a waiting period?</b> We are prepared to support changes to your waiting period rules. Any change in your waiting period rules extending into next plan year will be considered upon renewal.
3.	<b>My company is being forced to shut down by state/government orders. Can we keep our small group insurance?</b> Yes. Your business is not required to be physically open to maintain your AFA plan throughout the COVID-19 pandemic. Your employees can maintain their coverage on your AFA plan if: (1) the reduction in ours/lay off is a temporary measure resulting from COVID 19; (2) you continue to pay your monthly bill and (3) you do not terminate the employee(s).
4.	<b>My company is going out of business due to economic downturn. Can we keep our AFA plan?</b> Yes. If you continue to pay your monthly bill for the duration of COVID 19 pandemic, Aetna will assume you, as the employer intend to remain in business and continue coverage. If we receive formal notice that the employer has gone out of business, we will terminate the AFA plan, since it would no longer be offered to a legally recognized group.
5.	<b>I have reduced an employee's hours and he/she is no longer able to afford his/her portion of the health insurance premium; can he/she terminate the coverage without a qualifying event?</b> Aetna will allow employee terminations without a qualifying even through June 30, 2020. Employers with Section 125 plans should consult with WC Dillon Co. about the potential impact of such actions.
6.	<b>Will AETNA change the grace period to give employers more time to make premium payments during the COVID-19 crisis?</b> Yes. Aetna can work with AFA plan sponsors to extend grace periods for March, April and May of 2020. <i>Employers may call 855-319-7290 to request an extension.</i>
7.	<b>Our company is not able to afford our plan. Are the options to change benefits before our renewal?</b> Yes. Aetna will allow prospective plan changes, such as buy downs, provided the group maintains the same renewal date.

BLUECROSS BLUESHIELD OF TENNESSEE	
1.	<b>Furlough or Laid Off Employees:</b> Temporarily relaxing requirements that employees be "actively working" so we can continue to cover your employees.
2.	<b>Offer Continuation of Coverage at Employee Expenses:</b> At least one person is to remain an active employee enrolled in coverage.
3.	<b>If a temporarily laid off employee returns to work, will he/she be eligible to enroll in coverage without a waiting period?</b> This will be left up to group's discretion.
4.	<b>Will BlueCross change the grace period to give employers more time to make premium payments during the COVID-19 crisis?</b> Yes. The grace period has been expanded from 30 to 60 days. For specific concerns, we pledge to work with you on a case-by-case to help maintain coverage, if possible.

CIGNA	
1.	<b>Furlough or Laid Off Employees:</b> Temporarily relaxing requirements that employees be "actively working" in order to continue to cover your employees. <i>Groups must sign an agreement with Cigna.</i>
2.	<b>Will CIGNA change the grace period to give employers more time to make premium payments during the COVID 19 health crisis?</b> Establishing an extended relief period.

GUARDIAN	
1.	<b>Furlough or Laid Extended grace periods are available.</b>
2.	<b>Large numbers of employees' hours are being reduced, full-time employees' hours reduced and fall below minimum hourly work requirement to be benefit eligible OR employee is furloughed/laid off.</b> We are making changes to eligibility requirements in order to provide coverage on most group products: Dental, Vision, Accident and Cancer, Critical Illness, Hospital Indemnity, Life, Short Term Disability, Accidental Death and Dismemberment, etc. Effective 3/1/2020, Guardian will continue to consider an employee who was enrolled as of the date to be eligible for benefits until 6/30/2020, if premium continues to be paid.
3.	<b>Quarantine Rider:</b> Covers employees if they are placed under a doctor order quarantine and are unable to perform the major duties of their job. Employee must be suspected of carrying or having been exposed to and infectious and contagious disease as determined by the doctor who would then order the quarantine. The nature of the quarantine and the definition to support it is determined by the CDC or the US Secretary of HHS.

HUMANA	
1.	<b>Furlough or Laid Off Employees:</b> Yes. Humana is relaxing requirements that employees need to be actively working to be eligible for coverage (through May 31, 2020).
2.	<b>Offer Continuation of Coverage at Employee Expenses:</b> At least one person is to remain an active employee enrolled in coverage.
3.	<b>If a temporarily laid off employee returns to work, will he/she be eligible to enroll in coverage without a waiting period?</b> Yes. Humana will waive the waiting period for employees who are laid off temporarily as a result of the COVID-19 crisis.
4.	<b>Will HUMANA change the grace period to give employers more time to make premium payments during the COVID 19 health crisis</b> Humana is developing a policy; hopes to release week of 4/1/20.

UNITED HEALTHCARE (UHC)	
1.	<b>Furlough or Laid Off Employees:</b> UHC is temporarily relaxing requirements that employees be "actively working" to be eligible for coverage; this will allow you to cover your reduced-hour employees, if you pay the premium. This must be across the board, so you cannot pick and choose which employees you do this for.
2.	<b>Special Enrollment!</b> We are allowing a special enrollment <i>through April 6<sup>th</sup></i> . This opportunity will be limited to those employees who previously did not elect coverage for themselves (spouses and/or children) or waived coverage. <i>Groups (2-50) must provide a wage and tax statement to validate the employee's eligibility.</i>
3.	<b>Our company is not able to afford our plan. Are the options to change benefits before our renewal?</b> Yes. During the next 90 days, and one time only, if an employer wishes to buy down their benefit plan, UHC will allow it. Your effective date will not change.
4.	<b>Is UHC considering off-renewal premium changes for small business that may be financially impacted by the COVID-19 crisis?</b> No.
5.	<b>Will you waive waiting periods for rehired employees who are terminated due to COVID-19?</b> Yes.
6.	<b>Will UHC change the grace period to give employers more time to make premium payments during the COVID-19 crisis?</b> At this time, it is business as usual for premium payments.

## MUTUAL OF OMAHA

1.	<p><b>Are employees who are 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?</b> Any employee furloughed or laid off, <i>on or after 3/1/2020</i>, the policyholder may elect to continue to pay premium for those employees <i>through 4/30/2020</i>. Paid premium is based upon wages prior to furlough or layoff. Those employees will be considered eligible for benefits, for all products listed above, under the continuation of insurance provision <i>through 4/30/2020</i>. Pre-existing provisions will not apply to employees who regain actively at work status for any applicable product prior to 4/30/2020.</p>
2.	<p><b>Are employees who were actively working prior to a furlough/layoff on a prior carrier's policy, eligible for benefits at takeover while on furlough/laid off status?</b> Mutual of Omaha will grandfather employees currently on furlough or laid off status on a prior carrier's policy, as eligible for benefits <i>through 4/30/2020</i> provided premiums continue to be paid to Mutual of Omaha and the furlough occurred <i>on or after 3/1/2020</i>.</p>
3.	<p><b>If an employee chooses to drop voluntary coverage during furlough/layoff and wants to reinstate coverage when the furlough/lay off ends, how will this be administered?</b> If insurance ends because an employee is no longer working due to a furlough/layoff, the employee <b>may be</b> able to reinstate coverage when he/she returns to active work. Reinstated coverage administered according to policy.</p>
4.	<p><b>Are employees who are enrolled for life, disability, critical illness, accident, dental or vision coverage, and whose hours are reduced below the minimum hours required in the policy definition for eligibility, eligible for benefits –</b> Effective 3/1/2020 through 4/30/2022, if an employee's hours fall below the minimum hours worked as defined in the policy, these employees will be treated as eligible for benefits and actively at work, provided premiums continue to be paid to Mutual of Omaha for the original amount of insurance prior to the reduction in hours.</p>
5.	<p><b>Is and individual that is quarantined considered disabled?</b> If an employee is quarantined, we will work with the employer to determine if it is able to allow the employee to work remotely. If an employee is voluntarily quarantined with a confirmed medical condition, that person most likely will not meet the definition of disability. Given the uniqueness of this pandemic, if an individual is placed in quarantine as recommended by a medical professional or governmental health association, and the individual is later diagnosed with COVID 19, and there is no break between the quarantine and diagnosis, we will consider the first date of quarantine as the date of disability.</p>
6.	<p><b>"Actively Working" During quarantine – Does coverage continue?</b> Every situation must be evaluated on the specific facts presented. If an employee is quarantined or requested to "self-isolate" but is able to continue working, the employee is still Actively Working, and coverage will continue as normal. Generally, if an employee is requested to voluntarily quarantine by a medical provider, a governmental health department or his/her employer, and the employee is not able to work as he/she normally would, we would consider such an individual in quarantine to be Actively Working under the policy, provided the employee was Actively Working prior to the quarantine. Premiums must continue to be paid. If the employee is quarantined, the duration of Actively Working would fall within the guidelines of the CDC, which is 2 weeks. If the quarantine is required by a treating medical provider or governmental health association, their guidance will be taken into consideration to determine the duration of Actively Working.</p>

PRINCIPAL	
1.	<b>Extended grace periods are available.</b>
2.	<b>Flat renewals on all groups &lt;500 lives starting with May 1 effective dates and extending through August 1<sup>st</sup> effective dates.</b> May 1 cases are being revised, as those letters have already been sent out.
3.	<b>EAP is extended to ALL Principal clients, regardless of product.</b> (dental only, vision only, etc.)
4.	<b>March 1<sup>st</sup> - April 30<sup>th</sup>: If an employee's eligibility is impacted by reduced hours, lay-off or furlough,</b> Principal will allow coverage to continue through the end of May, if premium is paid.
5.	<b>Temporary business shutdown or location shutdown:</b> Coverage can remain active through the end of May, if premium is paid.

UNUM	
1.	<b>Group Coverage:</b> UNUM will consider all furloughed employees to be on approved temporary layoff. Furloughed employees will remain eligible for coverage for 60 days or the length of the temporary layoff provision in your contract, whichever is greater.
2.	<b>Accident, Individual &amp; Health Benefit:</b> Employees are eligible to keep their coverage as long as they pay their premiums. If premium payroll deductions are discontinued, we will send a letter asking if he/she wants to keep the coverage and be billed directly. If the employee does not respond within 30 days, coverage will be terminated.
3.	<b>Dental and Vision:</b> Employees on furlough/leave of absence may keep their coverage for up to a year, if the premium is paid.
4.	<b>Will furloughed employees need to re-enroll if they return to work within the specified timeframe for the furlough or temporary layoff?</b> If premiums have been paid the employees will not need to re-enroll, if they return to work within the specified timeframe.
5.	<b>What if they return after the specified timeframe –</b> They would need to re-enroll and would be subject to all plan rules. However, they would have the benefit of any re-hire provision stated in the contract. Rehired employees may have credit for prior service available, which credits a waiting period already satisfied while in an eligible group. All other policy provisions apply. If the employee is rehired 6 months or less for Group Disability, they will not be subject to the pre-existing provision, for Group Life the employee is hired 6 months or less will not be made to complete the EOI.
6.	<b>Can employees maintain coverage while they are quarantined and unable to work?</b> If an employee is quarantined by government order or if quarantine is an approved leave as defined by your policy's leave provisions, the individual will be considered "actively employed." He/she would thus be eligible to maintain their coverage, provided premiums are paid. People who self-quarantine will be considered actively employed for the length of time recommended by the CDC (currently 2 weeks).
7.	<b>Can employees maintain their coverage if their work hours are reduced and fall under the minimum hours required for eligibility?</b> Yes, UNUM will waive the minimum hours requirement during the COVID-19 crisis. Employees who are laid off or have their hours reduced should also explore state, local and federal benefits that may be available to them.
8.	<b>Can employees maintain their coverage if our company falls below the minimum lives requirement in our contract?</b> Our current process is flexible, allowing 90 days continued coverage if employment falls below the minimum lives requirement. To account for impacts to your business caused by COVID-19, UNUM is now allowing an addition 30 days to maintain your coverage.
9.	<b>When UNUM is taking over coverage from another carrier, will employees who are on a COVID-19 related furlough or layoff at the time of takeover be eligible for benefits?</b> Yes, provided they were actively at work before the furlough or layoff and the premiums continue to be paid.

<b>10</b>	<p><b>Are employees who are below the minimum number or hours required on a prior carrier’s policy eligible for takeover?</b> Yes, provided premiums continues to be paid. UNUM will waive the minimum hours requirement during this crisis.</p>
<b>11</b>	<p><b>What happens if my company is unable to pay premiums, for example, if we have to temporarily close the business or laid off employees?</b> If you anticipate having issues with being able to remit your premiums due to the circumstances surrounding COVID 19, please contact AskUNUM at <a href="mailto:askunum@unum.com">askunum@unum.com</a> or connect with your Billing Coordinator. If you do not make any arrangements to pay premiums, the coverage will be terminated. Termination dates will depend on the type of coverage you have. Group Disability – the coverage will end on the day the employee is furloughed or laid off. Dental and Vision – Coverage will end the day the employee is furloughed or laid off. If you employee more than 20 people, you’re required to offer COBRA insurance to the employee. Voluntary benefits and Individual Disability Insurance (IDI) – The coverage will end on the furlough or layoff date. UNUM will mail a letter directly to the employee with options for maintaining their coverage directly with UNUM.</p>
<b>12</b>	<p><b>My company is temporarily closed or operating with limited capacity. Are you going to extend your payment grace period</b> – We understand that COVID 19 presents a very unique challenge, and we want to help you maintain coverage for your employees. Your contract of benefits contains a premium grace period that allows coverage to continue for a period of time. Please refer to your contract to review the provisions and administration of the grace period. As your grace period nears expiration, we will communicate with you before your coverage lapses, to work through your situation and better understand your ability to remit payment. Additionally, we are closely monitoring any state directives on premium grace periods and will update our guidelines and processes with state notices as appropriate. If your policy does terminate, we will work closely with you through the reinstatement process. If you would like to discuss your specific issue and request, please contact AskUnum at <a href="mailto:askunum@unum.com">askunum@unum.com</a> or connect with your Billing Coordinator.</p>
<b>13</b>	<p><b>I receive a paper bill and I’m unable to go to the office to retrieve it. What should I do – If you can’t get to your office to pay the bill, we will honor the bill-payment grace period in your contract? We can help by providing an electronic copy of your bill or setting you up for online self-serve access and payment. Please contact AskUnum at <a href="mailto:askunum@unum.com">askunum@unum.com</a>.</b></p>