

## Medical / Stop Loss

Carrier	Premium Payment Considerations	Employee Eligibility Considerations	Antibody Testing	Miscellaneous Considerations	Additional Online Resources
Aetna	Aetna is extending grace periods to 45 days, except in those states that have mandated 60 day extensions. This is in effect until May 31, 2020. Additionally, late payment charges are waived through May 31, 2020.	Aetna will waive minimum hours worked requirement on full-time employees who are furloughed due to Covid-19 situation provided employer continues to pay premium for coverage. This is in effect until July 31, 2020.	This will be covered under the plan and members will have \$0 cost share when ordered by a physician (script required) and done at an FDA approved location. Will not cover the test if not done at an FDA approved location. <i>Note: Quest and Labcorp are not currently FDA approved.</i>	N/A	<a href="https://www.aetna.com/individuals-families/member-rights-resources/covid19.html">https://www.aetna.com/individuals-families/member-rights-resources/covid19.html</a>
CIGNA	No additional accommodations at this time. Standard 30 day grace period for premium payment applies.	If an enrolled employee working 30 hours or more per week is furloughed or has hours reduced below 30 hours per week, Cigna will agree, <b>at the client's formal request</b> , to allow the employee to remain on the plan for the duration of the extended relief period as long as premium payments are made. "Extended relief period" is defined as the period starting on March 16, 2020 through May 31, 2020. To accept the terms of this agreement, the client must confirm that the employees who remain on the plan through these relaxed eligibility guidelines were active and covered by the plan as of March 1, 2020. CIGNA reserves the right to audit.		N/A	<a href="https://www.cigna.com/individuals-families/health-wellness/topic-disaster-resource-center/coronavirus-public-resources">https://www.cigna.com/individuals-families/health-wellness/topic-disaster-resource-center/coronavirus-public-resources</a>

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Highmark	Highmark is providing a 30 day grace period to pay premiums without being considered late.	<p>For fully insured: For coverage periods through June 1, 2020, we will waive "active at work" eligibility requirements for coverage for a period of up to 90 days from the date of furlough or reduction in hours. This enables coverage for employees/members transitioned to part-time or furlough status. The only requirements are that:</p> <ol style="list-style-type: none"> <li>the affected employees/members be currently covered on the plan,</li> <li>coverage be offered on a uniform, non-discriminatory basis,</li> <li>the premium is paid for the coverage with the same level of employer subsidies previously offered, and</li> <li>at least one employee/member remains in active full-time employment. For ASO customers: If you need to terminate employee coverage due to a reduction in hours, then employees/members and their beneficiaries will have the right to elect COBRA under federal law, if applicable.</li> </ol>		If you have to temporarily close your business due to COVID-19, as long as there is at least one active-at-work employee, the policy continues.	<a href="https://www.highmarkanswers.com">https://www.highmarkanswers.com</a>
United Healthcare	<p>For fully insured clients, no additional premium payment provisions have been added beyond the standard 30 day grace period for premium payments.</p> <p>For ASO clients, UHC is not waiving administrative fees or stop loss premium. UHC contracts include standard provisions for late payment (30 day grace period).</p>	Through May 31, 2020, UHC is temporarily relaxing its requirement that employees be actively at work to be eligible for coverage and will allow employers to cover reduced hour employees, as long as monthly premiums are paid. Fully Insured Small Business & Key Accounts clients will also be provided with a Special COVID-19 Enrollment Opportunity to enroll employees who did not previously enroll in coverage. Opportunity extends until April 6, 2020. Small business (2-50) will require wage & tax statement.		During the next 90 days, and one time only, if an employer wishes to "buy down" their benefit plan in order to reduce cost, United Healthcare will allow this adjustment.	<a href="https://www.uhc.com/health-and-wellness/health-topics/covid-19">https://www.uhc.com/health-and-wellness/health-topics/covid-19</a>

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UPMC	<p>No additional accommodations at this time. Standard 30 day grace period for premium payment applies.</p> <p>For groups under 500, UPMC is allowing groups to defer premiums for April and May with no fee or interest up to 6 months. Fees for credit card payments and reinstatement of groups are also waived.</p>	<p>Through July 31, 2020, UPMC Health Plan is relaxing its requirement that employees be actively working to be eligible for coverage and will allow you to continue coverage for laid-off employees if you so choose.</p> <p>Additionally, in the event of larger scale layoffs, as long as one person remains employed by the company and covered by the plan (e.g., the owner or a management employee), the company can continue to cover laid-off employees as long as premium is paid. Please note that you must continue to pay all monthly premiums and you must offer this coverage on a uniform, non-discriminatory basis.</p> <p>Plan also must continue to exist (at least one person enrolled) in order to offer COBRA Continuation.</p>		N/A	<a href="https://www.upmchealthplan.com/covid-19/">https://www.upmchealthplan.com/covid-19/</a>
HMIG	<p>Extending the premium payment grace period for an additional 30 days. Normal grace period is 30 days therefore this adds an additional 30 days to the grace period.</p>	<p>Employees can be covered under administrative leave, furlough or layoffs through at least June 30, 2020, if premium is received for them for the entire period. Policyholders must submit a revised Plan Document at some point outlining their changes.</p>		N/A	<a href="https://www.hmig.com/coronavirus-covid-19-resource-page/">https://www.hmig.com/coronavirus-covid-19-resource-page/</a>

## Dental, Vision & Ancillary (Life & Disability)

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Ameritas	Premium grace periods extended to 60 days while continuing coverage and claims payment.	An employer has the option to do what's best for them: <i>Option 1:</i> If they terminate the coverage during this crisis and send in the termination date, they would no longer charge premium and claims payments would stop during this timeframe. When employment resumes, you can reinstate the coverage and as long as this is done within 12 months, the employee's benefits (deductible, maximums) will resume as if they've never left. <i>Option 2:</i> If you want to continue coverage, you can pay premium via COBRA. In this scenario, claims payments continue as normal and when the employee comes back to work, you would resume payroll deduction or employer contributions. In the event of a reduction in employee hours that are below the acceptable eligibility level, Ameritas will allow an employee to remain eligible and on the plan for as long as the employer does. Employer must continue to pay the premium for that member.	N/A	<a href="https://www.ameritas.com/newsroom/ameritas-responds-to-coronavirus-covid-19/">https://www.ameritas.com/newsroom/ameritas-responds-to-coronavirus-covid-19/</a>
AUL/OneAmerica	Premium grace periods are being extended by 30 days.	Continuation of coverage while on an approved leave or layoff is addressed in the "continuation of coverage" section within each customer's contract. In-force contract will govern employees being covered for life or disability based on the type of leave for the period outlined in the contract on a premium paying basis.	N/A	
Cigna	No specific accommodations for premium payments at this time.	Any individuals who were members of an eligible class on March 1, 2020, will be allowed to continue coverage through May 1, 2020 if they have been furloughed or had their hours reduced as a result of the pandemic, as long as premiums continue to be paid.	Providing 14-day approval on STD claims with a verbal confirmation of symptoms and treatment of COVID-19 from the customer.	<a href="https://www.cigna.com/individuals-families/health-wellness/topic-disaster-resource-center/coronavirus-public-resources">https://www.cigna.com/individuals-families/health-wellness/topic-disaster-resource-center/coronavirus-public-resources</a>
Davis Vision	Like, Highmark, Davis Vision is providing a 30 day grace period to pay premiums without being considered late.	See Highmark on medical tab.	N/A	<a href="https://www.highmarkanswers.com">https://www.highmarkanswers.com</a>

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Delta Dental	No guidance released yet.	No guidance released yet.	N/A	
EyeMed	EyeMed will extend the grace period following the 30-day payment terms to 60 days for all clients	Yes. If you plan to treat furloughed employees as active for benefit purposes, we can accommodate this decision. Your insurance policy does not have specific requirements on hours worked. As a result, we are willing to allow the member to remain covered under the vision plan, even if they are not actively working, as long as premium is being paid.	N/A	<a href="https://eyemed.com/en-us/coronavirus-client">https://eyemed.com/en-us/coronavirus-client</a>
Guardian	Grace periods on premium payments have been extended an additional 30 days, however, any claims received during the grace period will only be paid when the premium is paid in full and the account is current.	Guardian will continue to consider an employee who was enrolled as of 3/1/20 to be eligible for benefits until 6/30/20 if premium continues to be paid when the full time employee's hours are reduced and fall below the minimum hourly work requirement to be benefit eligible OR the employee is furloughed or laid off.	Employees quarantined due to COVID-19 may be eligible for benefits under Guardian's Short Term Disability Quarantine Rider. This rider was included in some STD contracts beginning in 2016. After the quarantine period, if the employee is determined to be disabled due to COVID-19, benefits could be paid for the disability until the maximum period under the plan (excluding any weeks paid for the quarantine period). Under the STD plan, employees may be eligible for benefits if they are diagnosed with COVID-19 and, as a result, are unable to perform the major duties of their job. Eligibility will be determined based on medical documentation.	<a href="https://www.guardianlife.com/coronavirus#customers">https://www.guardianlife.com/coronavirus#customers</a>

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Hartford	Grace period on premium payments is unilaterally extended until June 1, 2020. No cancellations due to non-payment of premium will occur if February, March or April premiums are not paid prior to then.	No accommodation made at this time. Check your policy for continuation provisions around layoffs and furloughs.	None at this time.	<a href="https://www.thehartford.com/coronavirus">https://www.thehartford.com/coronavirus</a>
Lincoln Financial	Extending the standard grace period on Lincoln-issued group insurance policies and service agreements to 60 days. This update goes into effect retroactively to March 1, 2020.	An employee affected by the COVID-19 situation, (quarantine, temporarily lay off or furlough, on leave to take care of children or having reduced hours below policy requirements(whether no longer being paid, receiving wages, or continuing to be paid)), will still be considered actively at work and therefore eligible for Lincoln Financial coverages. The intent is to cover all employees who would have been eligible for coverage had business not been interrupted by the COVID-19 situation, including newly hired/enrolled employees and those whose coverage LFG is taking over from a prior carrier. Applicable premium must be paid for affected employees. Coverage can be maintained 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	Offering the option for short term disability claim payments to be direct deposited into claimants accounts.	<a href="https://www.lfg.com/public/covid-19guidance">https://www.lfg.com/public/covid-19guidance</a>

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MetLife	No specific accommodations for premium payments at this time outside state specific premium grace period mandates.	If the certificate does not include furloughs as an approved leave of absence, as an accommodation for furloughs occurring on or after 3/1/2020, the policyholder may elect to continue to pay premium through 4/30/2020. Should a furloughed employee for whom premium is paid become disabled under the terms of the certificate on or before 4/30/2020, the disability will be approved. For purposes of Disability Benefits during this period, MetLife will utilize the higher of: (a) the employee's gross salary or wages on his/her last day of Active Work before the Disability began; and (b) the employee's most recent gross salary or wages before the furlough. For purposes of Life Insurance, MetLife will utilize the amount of insurance in effect on the employee on his/her last day of Active Work before the continuation of insurance due to a furlough/leave absence began.	None at this time.	<a href="https://www.metlife.com/COVID-19_US_Customer/">https://www.metlife.com/COVID-19_US_Customer/</a>
Mutual of Omaha	No specific accommodations for premium payments at this time outside state specific premium grace period mandates.	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 furlough or layoff. Those employees will be considered eligible for benefits, 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. 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.	None at this time	<a href="https://blogs.mutualofomaha.com/brokerage/covid-19-response/">https://blogs.mutualofomaha.com/brokerage/covid-19-response/</a>
Principal	Premium grace periods are being extended by 30 days. Total premium grace period is now 60 days.	In the case of either a reduction in employee work hours, employee layoffs or employee furloughs, Principal's standard practice is to continue coverage until the end of the month. However, if the reduced schedule, layoff or furlough extends into the next month, coverage will continue until the end of that month, provided premiums continue to be paid.	None at this time.	<a href="https://www.principal.com/landing-page/managing-uncertainty">https://www.principal.com/landing-page/managing-uncertainty</a>

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Reliance Standard	No special accommodation beyond the premium grace period stated in the group policy. Stated they are willing to work with groups after the grace period ends but prior to cancellation or coverage lapse.	For policies without a continuation of coverage provision, , including our standard disability policies, we will allow an employee to maintain insurance coverage for 90 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 90 consecutive calendar days, we will administratively extend the timeframe to 90 consecutive calendar days. In all instances the employer must maintain the employee's same employment status and continue all premium payments. The 90 calendar days will be counted from the effective date of the change. If an employee is terminated and there is not a specific continuation of coverage provision in the policy, employees cannot maintain insurance coverage in this case.	N/A	<a href="http://www.reliancestandard.com/Our-Response-to-Coronavirus-COVID-19/3233/">http://www.reliancestandard.com/Our-Response-to-Coronavirus-COVID-19/3233/</a>
The Standard	The Standard will work with policyholders who may need an extended grace period due to the COVID-19 crisis and in accordance with any applicable state insurance directive.	Employees whom would normally lose eligibility due to a furlough, temporary layoff or reduction in hours can continue on the coverage through June 30, 2020.	N/A	<a href="https://www.standard.com/covid-19">https://www.standard.com/covid-19</a>
Sun Life	Grace periods on premium payments have been extended an additional 30 days.	Provided the premium is paid and the Policy stays in force, Sun is administratively extending our period of continuation on all group coverages to the earlier of: 90 days or the end of the period when a person is unable to work, is working reduced hours, or is not working from their usual work location	None at this time.	<a href="http://www.sunlife.com/coronavirus">www.sunlife.com/coronavirus</a>



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United Healthcare	For fully insured clients, no additional premium payment provisions have been added beyond the standard 30 day grace period for premium payments. For ASO clients, UHC is not waiving administrative fees nor stop loss premium. UHC contracts include standard provisions for late payment (30 days grace period).	Standard Life/AD&D policy language (which applies to most customers have) all of these products allows for coverage to continue due to an approved termination for up to 3 for months from the date he/she stopped active work	Standard STD/LTD language allows for coverage to continue due to a temporary termination until the end of the month following the month in which the termination began.	<a href="https://www.uhc.com/health-and-wellness/health-topics/covid-19">https://www.uhc.com/health-and-wellness/health-topics/covid-19</a>
United Concordia	No guidance released at this time	If a group furloughs or has to lay off employees and they want to continue their dental coverage, those members can remain active on the plan through June 30, 2020. The group would just have to ensure that they do not term their coverage and continue to pay the premiums for those employees	N/A	
Unum	No special accommodation beyond the premium grace period stated in the group policy.	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 leave of absence term that is in the policy, or 60 days – whichever is greater.		<a href="https://www.unum.com/covid-19">https://www.unum.com/covid-19</a>
VBA	VBA will not be terminating or non-renewing any group for non-payment of premium. Additionally, VBA is open to suggestions or recommendations from groups relative to alternative premium payment solutions.	If allowable within the framework of the group's documents, VBA will treat furloughed related employees (lay-offs) as new hires if the group desires to terminate and put them back on the plan, once employees return to work. Usage history will follow the members (benefits will not reset).VBA will defer to the group in terms of how you would like to remove and re-add employees for coverage.	N/A	N/A
VSP	Current premium grace period is 60 days.	No specific provisions at this time	N/A	N/A