

## Medical / Stop Loss

<u>Carrier</u>	<u>Premium Payment Considerations</u>	<u>Employee Eligibility Considerations</u>	<u>Antibody Testing</u>	<u>Miscellaneous Considerations</u>	<u>Additional Online Resources</u>
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 premiumd for coverage. This is in effect until September 30, 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.	Any individuals who were members of an eligible class on March 1, 2020, will be allowed to continue coverage through August 31, 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.		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>
Highmark	Highmark is providing a 30 day grace period to pay premiums without being considered late.	For fully insured: For furloughs that began on June 1, 2020 or prior, Highmark will waive "active at work" eligibility requirements for coverage up to September 30, 2020. This enables coverage for employees/members transitioned to part-time or furlough status. The only requirements are that: a. the affected employees/members be currently covered on the plan, b. coverage be offered on a uniform, non-discriminatory basis, c. the premium is paid for the coverage with the same level of employer subsidies previously offered, and d. at least one employee/member remains in active full-time employment.		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>

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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>	<p>Through October 22, 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.</p>		<p>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.</p>	<p><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></p>
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. 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>	<p>Covering serological antibody tests with an order from the member's attending provider at 100%, in or out of network.</p>	N/A	<p><a href="https://www.upmchealthplan.com/covid-19/">https://www.upmchealthplan.com/covid-19/</a></p>
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 on a case-by-case basis. You must check with HMIG for acceptance. Policyholders must submit a revised Plan Document at some point outlining their changes.</p>		N/A	<p><a href="https://www.hmig.com/coronavirus-covid-19-resource-page/">https://www.hmig.com/coronavirus-covid-19-resource-page/</a></p>

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

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Ameritas	<p><b>UPDATE:</b> <i>Furlough policy continuation- this wouldlat for t length of th crisis situation.It is understood that some employers could be in crisis mode long after COVID-19 is contained. Ameritas will work with groups on a case by case basis (dental, and vision only)</i></p> <p>Premium grace periods extended to 60 days while continuing coverage and claims payment.</p>	<p>An employer has the option to do what's best for them:</p> <p><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.</p>	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 ae 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 customers 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 August 31, 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="http://www.cigna.com/coronaviruses/employers">www.cigna.com/coronaviruses/employers</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>
Delta Dental	No guidance released yet.	No guidance released.	N/A	

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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.	<a href="https://www.guardianlife.com/coronavirus#customers">https://www.guardianlife.com/coronavirus#customers</a>
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.	Check your policy for continuation provisions around layoffs and furloughs. If the policy does not include applicable continuation provisions, for employees whom are furloughed or temporarily laid-off in March, April or May, coverage could be continued through June 30,2020. For furlough's or temporary layoffs beginning in June, coverage can be continued through July 31, 2020.	None at this time.	<a href="https://www.thehartford.com/coronavirus">https://www.thehartford.com/coronavirus</a>

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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.	To support our customers during this unprecedented situation, Lincoln has extended continuation of coverage to apply to employees whose work status was adversely affected due to COVID-19 (e.g. laid off, reduced hours, furloughed, leave of absence, etc.), through September 30, 2020, or longer if the policy language allows, as long as premium is remitted by the employer.	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>
MetLife	No specific accommodations for premium payments at this time outside state specific premium grace period mandates.	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 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 June 30, 2020, to continue their coverage for 90 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.	None at this time.	<a href="https://www.metlife.com/COVID-19_US_Customer/">https://www.metlife.com/COVID-19_US_Customer/</a>

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Mutual of Omaha	No specific accommodations for premium payments at this time outside state specific premium grace period mandates.	<p>For any employee who is furloughed or laid off due to the Covid-19 pandemic from March 1, 2020 through August 31, coverage will continue as outlined below.</p> <p>For Group Life/AD&amp;D, STD, Vision, Dental, Critical Illness and Accident coverages, employees on furlough or layoff status beginning in: March through May will be deemed Actively Working from and after the initial date the furlough or layoff began through the end of the calendar month in which the 90th day after the furlough or layoff occurs, or in accordance with the continuation provisions in the policy, whichever is greater; for example, an employee furloughed on March 15 will be deemed Actively Working through June 30, as the 90th day of that status occurs in the month of June; June, July or August will be deemed Actively Working through August 31, or in accordance with the continuation provisions in the policy, whichever is greater. For Group LTD coverage, employees on furlough or layoff status beginning in: March will be deemed Actively Working through May 31, 2020, or in accordance with the continuation provisions in the policy, whichever is greater; April through July will be deemed Actively Working through the end of the calendar month following the initial month the furlough or layoff began, or in accordance with the continuation provisions in the policy, whichever is greater. August will be deemed Actively Working through August 31, 2020, or in accordance with the continuation provisions of the policy, whichever is greater.</p>	None at this time	<a href="https://blogs.mutualofomaha.com/brokerage/covid-19-response/">https://blogs.mutualofomaha.com/brokerage/covid-19-response/</a>

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Principal	Premium grace periods are being extended by 30 days. Total premium grace period is now 60 days.	<p>Principal has made an exception to allow any employee that was furloughed between March 1st and June 30th to remain covered for 90 days (following the date furloughed) as long as premium is paid. Once a member reaches their 90th days of coverage, the group will have to process the termination and use the "layoff" code as our system does not have a code for "furlough". This transaction can be done via the portal or a request can be sent to: Group Benefits Admin (groupbenefitsadmin@principal.com) to be processed.</p> <p>To ensure the coverage is terminated after the 90th day, the term date should be entered as the 90th day (not the date furloughed). As noted, have the group code this as a layoff. If the member returns to active work within 6 months, coverage can be reinstated on the date the member returns to active employment.</p>	None at this time.	<a href="https://www.principal.com/landing-page/managing-uncertainty">https://www.principal.com/landing-page/managing-uncertainty</a>
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.	<p>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.</p>	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.	As an accommodation to our policyholders during this time of uncertainty, subject to continued payment of premium, while employees are not working due to a partial or full furlough or temporary layoff occurring between March 1, 2020 and September 30, 2020, these coverages can be continued for 90 days or through June 30, 2020 whichever is longer.	N/A	<a href="https://www.standard.com/covid-19">https://www.standard.com/covid-19</a>

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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>
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	See Highmark Medical.	N/A	
Unum	No special accommodation beyond the premium grace period stated in the group policy.	Employees on a temporary layoff or leave of absence that began on or before May 31, 2020 will remain eligible for coverage for 90 days or the length of the temporary layoff/leave of absence provision in your policy, whichever is greater. Employees on a temporary layoff or leave of absence that begins after May 31, 2020, will remain eligible for coverage for the length of the temporary layoff/leave of absence provision in your policy.		<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

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VSP	Current premium grace period is 60 days.	No specific provisions at this time	N/A	N/A