



# Frequently Asked Questions Regarding COVID-19 for Policyholder Employees

Updated February 1, 2021

## Coverage Eligibility

***Will my Group Life, Accidental Death & Dismemberment, Disability, Supplemental, Dental and Vision coverage continue if my work hours are reduced, I am on an unpaid leave of absence or I am subject to a furlough or a temporary layoff due to COVID-19?***

Group Life, Accidental Death & Dismemberment, Disability, Supplemental, Dental and Vision coverage normally ends when you lose eligibility because you are no longer working the required minimum number of hours or you are on an unpaid leave of absence.

However, as an accommodation 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.

***As long as I am insured, will The Standard allow coverage for my dependents to continue through June 30, 2020 as well?***

Subject to continued payment of premium, while you are not working due to a partial or full furlough or temporary layoff occurring between March 1, 2020 and September 30, 2020, dependent coverage can be continued for 90 days or through June 30, 2020 whichever is longer.

***If my coverage ended following the accommodation described above, will The Standard reinstate my coverage when I regain eligibility and return to work?***

If your insurance ends as of June 30, 2020 or earlier, you may regain coverage if you return to work on or before March 1, 2021 and otherwise satisfy all eligibility requirements under the applicable group policy.

If you cancel your contributory coverage and then return to work and enroll for coverage again within 30 days of returning, any coverage that was in effect when you ceased to be insured can be reinstated subject to your group policy's reinstatement provisions. Any coverage requirements (e.g., preexisting condition for Long Term Disability, two-year suicide exclusion for Life, etc.) that were not fully met when your work hours were reduced will continue to apply until the balance of the requirement period is served.

If you return to work after March 1, 2021 and were not insured prior to the reduction in work hours you may become insured as a new employee. All coverage requirements apply. Evidence of Insurability requirements for late enrollments will also apply.

If your insurance ends after June 30, 2020, you may regain coverage if you return to work within 90 days, or the longer of the applicable policy provisions and otherwise satisfy all eligibility requirements under the applicable group policy.

### ***What options do I have if my insurance ends?***

When coverage ends, the continuation, conversion and portability options in your group policy will be available to you, according to the terms of the policy.

### ***If I am not yet insured and my work hours are reduced or I am subject to a furlough or a temporary layoff, will I meet the active work requirement?***

Our group insurance policies require you to be actively at work for a minimum number of hours each week. Our language specifies actively at work includes regularly scheduled days off, holidays, or vacation days, so long as you are capable of active work on those days. An employee who is on furlough does not meet the Active Work requirement of the group policy. However, as an accommodation to our policyholders during this time of uncertainty:

- If you experience a furlough, temporary layoff, reduction in hours or salary prior to June 30, 2020, if you then return to work and satisfy Actively At Work requirements prior to March 1, 2021, credit towards the eligibility waiting period will be given for Actively at Work time prior to June 30, 2020.
- If you experience a furlough, temporary layoff, reduction in hours or salary between July 1, 2020 and September 30, 2020, if you then return to work and satisfy Actively At Work requirements within 90 days, credit towards the eligibility waiting period will be given for Actively at Work time prior to furlough, temporary layoff, reduction in hours or salary.

### ***Does a work-from-home arrangement affect my eligibility for coverage?***

If your employer has approved work-from-home arrangements and you continue to meet the requirements to be insured, we will consider you actively at work.

### ***Do my insurance benefits exclude coverage for pandemics?***

No. Our policies do not include pandemic exclusions.

### ***If I am traveling and unable to return home due to COVID-19, can I use the Travel Assistance benefit?***

Travel Assistance will remain available. If you test positive for COVID-19, your request would be treated like any other medical case. If you are eligible for transport benefits, those would be arranged according to the departing and receiving countries' government clearance on flying. Review the latest travel advisories regarding the coronavirus and your intended destination: <https://travel.state.gov/content/travel/en/traveladvisories/traveladvisories.html/>

## **Life and Disability Benefits**

### ***Am I still eligible for Short Term Disability benefits if I am placed under quarantine?***

There are a wide variety of scenarios under which you may be quarantined, ranging from a voluntary self-quarantine without a COVID-19 diagnosis to a mandated quarantine with a diagnosis.

### ***If an individual is quarantined as directed by a licensed health care professional or government agency, we will assess a claim for benefits as follows:***

If the individual has been diagnosed with COVID-19 and is unable to work from home, they will remain insured and eligible under the group STD policy.

If the individual has not been diagnosed and is unable to work from home, they will retain coverage and eligibility under the STD policy should they eventually become disabled.

It is important to remember that under most STD policies a covered individual must be unable to work, either at their place of employment or from home, and must experience a loss of income to be eligible for STD benefits in all cases.

### ***How are my pre-disability earnings calculated if I become disabled while on furlough?***

For 90 days, or through June 30, 2020, whichever is longest, your pre-disability earnings and premiums will be based on your last day of active work prior to the furlough, temporary layoff or reduction in hours or salary. Premium remitted to The Standard should be based on the amount of your coverage prior to the furlough, temporary layoffs, reduction in hours or salary.

After 90 days of accommodation, or through June 30, 2020 whichever is longer, normal policy provisions apply.

### ***What amount of Group Life insurance will be in effect during a furlough, temporary layoff or reduction in hours?***

For 90 days, or through June 30, 2020, whichever is longer, the amount of Life insurance, dependent Life insurance and spousal Life insurance during a furlough, temporary layoff or reduction in hours or salary shall be the amount in force on your last day of active work prior to the furlough, temporary layoff, reduction in hours or salary. Premium remitted to The Standard should be based on the amount of coverage prior to the furlough, temporary layoffs, reduction in hours or salary.

After 90 days of accommodation, or through June 30, 2020 whichever is longer, normal policy provisions apply.

### ***How do I provide medical records if I can't get in to see my doctor?***

The Standard will be flexible and seek alternate methods to obtain the medical details needed to substantiate disability claims. We have adapted our processes to collect information verbally and electronically wherever possible. Alternate sources of medical information, such

as telehealth summaries, patient portal records and telephonic confirmation from treatment providers are some of the potential solutions that may be acceptable. Our clinical resources will also gather medical documentation over the phone to assist with the disability claims management process. To comply with any new state or federal regulations, we will adjust the timeframes or requirements as needed.

***Do you accept electronic signatures?***

Yes, we accept electronic signatures.

***Will the Families First Coronavirus Response Act (FFCRA) affect my Disability claim?***

The Standard will determine whether your receipt of paid sick leave is due to your own medical condition based on the specific claim facts and the applicable policy provisions. Paid sick leave and family leave under FFCRA that is unrelated to your own medical condition will not affect STD and LTD payments. Please note that protected leaves granted by FFCRA terminated as of December 31, 2020.

***Will The Standard be deferring Social Security taxes on disability benefits in accordance with the President's Memorandum on Deferring Payroll Taxes in Light of the Ongoing COVID-19 Disaster?***

No. The Memorandum provides an option to defer taxes but does not eliminate the taxes. The deferral period in the Memorandum is September 1, 2020 through December 31, 2020. If The Standard were to defer taxes, it would have to collect them from you in the period from January 1, 2021 through April 2021. We are concerned that this would create a significant financial burden to you. As such, given that the deferral is voluntary on the part of The Standard we are electing to not defer payroll taxes at this time. We will evaluate this position further if additional guidance is provided that requires the deferral.

## **Dental**

***If I am unable to utilize Dental benefits due to shelter in place restrictions, will the frequency limit criteria be waived?***

We will waive frequency limitations for (covered) exams and cleanings from July through December 31, 2020. Additionally, we will waive deductibles for you and your dependents for any claim incurred from July through December 31, 2020.

***Can I use Teledentistry under my plan?***

Yes. The Standard handles Teledentistry claims under our Dental products. Consult with your employer for the proper procedures for filing and approving Teledentistry claims.