

summary below is guidance on the carrier's position for coverage as of the date listed in response to COVID-19

Voluntary Benefit Carrier COVID-19 Coverage Summary 1.0


(Accident, Critical Illness, Hospital Indemnity)




Current as of 3/27/2020

Voluntary Benefit Carrier COVID-19 Coverage Summary 1.0 (Accident, Critical Illness, Hospital Indemnity)

Please note: The summary below is guidance on the carrier's position for coverage as of the date listed in response to COVID-19, as this situation continues to evolve we will utilize our best efforts to keep you updated. Any proposed changes to Employer plans or eligibility rules must be sent to the carrier for review/approval to ensure there is no issues.

Carrier	Current Position Confirmed by Carrier
Aetna	All (Accident, Critical Illness, Hospital Indemnity)
Updated as of 4/3/20 	<p>If the Health Screening Benefit is included in a Critical Illness, Accident or Hospital Indemnity, would the Health Screening Benefit be payable if someone received a laboratory-screening test for the COVID-19? Aetna has expanded this benefit to include COVID-19 testing. If a client's plan includes a health screening benefit and it has not been used yet this year, members can use the benefit for COVID-19 testing if needed. The claim can be filed in the same way as any other health screening benefit.</p> <p>Will carrier make eligibility accommodations to extend active coverage for employees who have been furloughed, put on temporary lay-off (whether paid or unpaid), or had their hours reduced? Employees can maintain their coverage on an Aetna plan so long as 1.) the reduction in hours/lay off is a temporary measure resulting from the COVID-19 pandemic; 2.) the employer continues to pay their monthly bill and; 3.) the employer does not officially terminate the employee(s). This options is available to customers until July 31, 2020 for fully-insured plans and for an indefinite time for self-insured plans. Please note the guidelines must be applied uniformly without regard to health-status related factors.</p> <p>Is carrier extending the premium grace period? Aetna has a standard 30-day grace period, but it will not be extending that as of now</p> <p>Portability provisions Standard portability applies</p> <p>Additional Information Pending</p> <p>Accident Coverage</p> <p>Is a benefit payable for a COVID-19 related claim? The Aetna Accident Plan covers accidents and therefore does not pay benefits for COVID-19 or any other illness, unless the plan includes the inpatient sickness rider.</p> <p>Critical Illness</p> <p>Is a benefit payable for a COVID-19 related claim? The Aetna Critical Illness Plan does not include COVID-19 as a covered condition. However, if a covered condition occurs while being treated for COVID-19, these benefits will cover that condition.</p> <p>Hospital Indemnity</p> <p>Is a benefit payable for a COVID-19 related claim? The Aetna Hospital Indemnity Plan includes benefits if members need to be hospitalized due to COVID-19, such as hospital admission and daily stay.</p>



Aflac	All (Accident, Critical Illness, Hospital Indemnity)
Updated as of 3/27/20 	<p>If the Health Screening Benefit is included in a Critical Illness, Accident or Hospital Indemnity, would the Health Screening Benefit be payable if someone received a laboratory-screening test for the COVID-19? Aflac policies/certificates (i.e. Accident, Hospital, etc.) provide coverage for an annual wellness or health screening benefit. Tests for COVID-19, as well as other laboratory tests, may be covered as a wellness or health screening benefit under your Aflac policies/certificates.</p> <p>Aflac will accept preliminary diagnosis of COVID-19 based on symptoms exhibited during an in-person medical (or via telemedicine)* examination. COVID-19 testing does not need to be performed.</p> <p>Participant needs to select Biometric Screening as their health screening exam for payout.</p> <p>*Utilizing telemedicine for the Health Screening purposes is only applicable to the COVID-19 screening</p> <p>Will carrier make eligibility accommodations to extend active coverage for employees who have been furloughed, put on temporary lay-off (whether paid or unpaid), or had their hours reduced? Pending</p> <p>Is carrier extending the premium grace period? Currently Aflac is extending a 60-day grace period for all accounts and policyholders – even if that state's emergency order is for less than 60 days. This grace period runs through June 1, however, Group product exceptions may apply.</p> <p>Grace periods longer than 60 days will only be available if the state issues an emergency order to that effect.</p> <ul style="list-style-type: none"> Notification. The grace period will be placed for accounts and policyholders automatically by the Billing teams. Coverage. There will be no lapse in coverage during this time. Premium payment. All premiums should be paid in full by the end of the 60 days <p>Portability Portability is included</p> <p>Additional Information https://www.aflac.com/individuals/advisories/covid-19.aspx?subGUID=589033201</p> <p>Accident Coverage</p> <p>Is a benefit payable for a COVID-19 related claim? If the Sickness Rider is included in the plan, sickness benefits are payable, for example hospital admission and hospital confinement. Otherwise, Accident Insurance does not pay benefits for sickness.</p>

Disclaimer: This is meant only to advise of current global positions of carriers with the understanding that Employer or Plan Sponsor level approval will be needed and in some cases may require a plan amendment.

Hospital Indemnity	
<p>Is a benefit payable for a COVID-19 related claim? Depending on the type of coverage and treatment, hospitalization, intensive care, physician visits, ambulance, emergency room, laboratory tests, or X-ray benefits may be payable.</p> <p>In addition, if the local hospital is at full capacity and an insured is receiving treatment in a "makeshift" facility Aflac hospital indemnity plans will cover treatment in a "makeshift" facility that is authorized by a qualifying hospital facility for treatment of COVID-19 and a charge is incurred where applicable.</p>	
Allstate Updated as of 3/27/20 	All (Accident, Critical Illness, Hospital Indemnity)
<p>If the Health Screening Benefit is included in a Critical Illness, Accident or Hospital Indemnity, would the Health Screening Benefit be payable if someone received a laboratory-screening test for the COVID-19?</p> <p>Health Screening Benefit: (Critical Illness)</p> <p>There is no benefit available at this time for a COVID-19 test. However, if any of the covered tests are performed, then the benefit will be paid, regardless of why the test has been ordered. Example: insured has a chest x-ray as a concern of COVID-19, the benefit will be payable. (One time per covered person per calendar year)</p> <p>Outpatient Physicians Treatment Benefit: (Accident)</p> <p>Any visit to a physician outside of a hospital would qualify for this benefit. It does not require a specific medical test. (One time per covered person per calendar year)</p> <p>Wellness Preventive Test Benefit (Hospital Indemnity)</p> <p>Benefit payable when a covered person has a routine physical examination or preventive test performed while not confined to a hospital. Eligible examinations and tests include a physical examination performed by a physician. (One time per covered person per calendar year)</p> <p>Will carrier make eligibility accommodations to extend active coverage for employees who have been furloughed, put on temporary lay-off (whether paid or unpaid), or had their hours reduced? Yes, for layoffs, temporary leaves, furloughs, or other non-payroll conditions, coverage will continue for the employee, so long as premiums are paid within the specified period of time. Allstate is making additional accommodations upon request: 1-800-521-3535</p> <p>Is carrier extending the premium grace period? 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.</p> <p>Portability Provisions Coverages are portable; upon termination by the employer. The employee can contact 1-800-521-3535 to continue the coverage. The employee will receive paperwork detailing next steps including where to remit payment and how often it is due. The employee will have 30 days to port the coverage before it lapses.</p>	
<p>Additional Information For specific rider information, please visit this website: https://allstatevoluntary.com/covid19/pdf/COVID19-Coverage_and_Benefits.pdf</p>	
Accident Coverage	
<p>Is a benefit payable for a COVID-19 related claim? Accident insurance does not provide benefits for the diagnosis or treatment of COVID-19. But the Outpatient Physician's Treatment Benefit (Wellness Benefit) qualifies each covered insured on the plan for benefits (one time per calendar year) for any visit to a physician outside of a hospital.</p>	
Critical Illness	
<p>Is a benefit payable for a COVID-19 related claim? COVID-19 is not a covered condition under Allstate's Critical Illness product. But, if a covered insured receives any covered Health Screening Test (due to COVID-19) they will be eligible to receive the Health Screening Benefit (one time per calendar year, per insured).</p>	
Hospital Indemnity	
<p>Is a benefit payable for a COVID-19 related claim? The Hospital Indemnity plan has benefits that may be payable for treatment or hospitalization related to COVID-19 (hospitalization, daily confinement, etc.)</p>	
Chubb Updated as of 3/27/20 	All (Accident, Critical Illness, Hospital Indemnity)
<p>If the Health Screening Benefit is included in a Critical Illness, Accident or Hospital Indemnity, would the Health Screening Benefit be payable if someone received a laboratory-screening test for the COVID-19? For Chubb's Wellness Benefit to be payable, an individual would need to undergo one of the specific tests or procedures listed in their Accident or Critical Illness policy. Chubb's Wellness Benefit does not list or include coverage for COVID-19 tests.</p> <p>Will carrier make eligibility accommodations to extend active coverage for employees who have been furloughed, put on temporary lay-off (whether paid or unpaid), or had their hours reduced? Chubb states that they understands this is a challenging time for all businesses and states that they are committed to delivering dependable service as businesses navigate the effect on their workforce. Chubb further states that they remain committed to ensuring employers and employees are supported during this time, which includes keeping their valuable coverage. If you anticipate having any issues with premium remittance due to the circumstances surrounding COVID-19, please email chubb.workplace.benefits@Chubb.com or call 866-445-8871.</p> <p>Is carrier extending the premium grace period? Chubb states they are committed to ensuring employers and employees are supported during this time, which includes keeping valuable coverage. If you anticipate having any issues with premium remittance due to the circumstances surrounding COVID-19, please email chubb.workplace.benefits@Chubb.com or call 866-445-8871.</p>	

	<p>Accident Coverage</p> <p>Is a benefit payable for a COVID-19 related claim? Chubb's Accident-only plans pay benefits for injuries that occur due to an unintended or an unexpected event. Since COVID-19 is a sickness and not an injury, no benefits would be payable under our Accident-only plans.</p> <hr/> <p>Critical Illness</p> <p>Is a benefit payable for a COVID-19 related claim? COVID-19 and resulting complications generally would not be a covered condition under Chubb's Critical Illness policy. However, it is possible that an insured may be diagnosed with a covered condition as a result of COVID-19. Claims for covered conditions may be considered eligible for benefits provided all provisions of the policy are met.</p> <hr/> <p>Hospital Indemnity</p> <p>Is a benefit payable for a COVID-19 related claim? Hospital Indemnity coverage provides specified benefits for hospital confinement, intensive care, emergency room visits and more due to a covered accident or sickness. Claims for these benefits related to a positive diagnosis of COVID-19 may be considered eligible for benefits provided all provisions of the policy are met. This includes, but is not limited to, meeting the facility definition where the Insured is treated or confined and the pre-existing condition limitation.</p>
Cigna Updated as of 3/27/20 	<p align="center">All (Accident, Critical Illness, Hospital Indemnity)</p> <hr/> <p>If the Health Screening Benefit is included in a Critical Illness, Accident or Hospital Indemnity, would the Health Screening Benefit be payable if someone received a laboratory-screening test for the COVID-19? COVID-19 testing is not covered by the health screening or wellness benefits at this time. At the time that the COVID-19 vaccine becomes a recommended adult or child immunization under the direction of a physician, it will be included under our wellness incentive benefits.</p> <p>Will carrier make eligibility accommodations to extend active coverage for employees who have been furloughed, put on temporary lay-off (whether paid or unpaid), or had their hours reduced? In order to provide additional support to clients and customers, and maintain consistency with eligibility guidelines established by the Cigna Enterprise, Cigna is extending their continuation of coverage for all individuals who were members of an eligible class under a Cigna Group Insurance policy on March 1, 2020 and were subsequently furloughed, temporarily laid off, or had their hours reduced as the result of business decisions relating to COVID-19.</p> <p>There is no hour threshold to meet this requirement, as long as they continue to be an employee. They will remain eligible until May 31, 2020 provided they remain employed and premiums continue to be paid.</p> <p>This would not apply to any individual who was laid off with no expected return to employment. As we approach May 31, 2020, we will evaluate the situation and may provide additional guidance.</p> <hr/> <p>Is carrier extending the premium grace period? Not at this time, however this is currently under review.</p> <p>Portability Provisions Standard portability applies</p> <p>Additional Information Cigna COVID-19 FAQ</p> <hr/> <p align="center">Accident Coverage</p> <hr/> <p>Is a benefit payable for a COVID-19 related claim? Cigna's Accident-only plans pay benefits for injuries that occur due to an unintended or an unexpected event. Since COVID-19 is a sickness and not an injury, no benefits would be payable under our Accident-only plans.</p> <hr/> <p align="center">Critical Illness</p> <hr/> <p>Is a benefit payable for a COVID-19 related claim? The critical illness plans identify specific illnesses as being covered. Unfortunately, COVID-19 is not a covered critical illness and therefore, not payable as such.</p> <hr/> <p align="center">Hospital Indemnity</p> <hr/> <p>Is a benefit payable for a COVID-19 related claim? Yes, Cigna's Hospital Care benefit does provide coverage for these instances. Hospitalization resulting from COVID-19 is covered just like any other illness that results in hospitalization under the Hospital Care (Indemnity) plans. In addition, the vast majority of their Hospital Care (Indemnity) policies cover hospital observations, and for each policy that does, COVID-19 will be treated just like any other illness that creates a hospital observation for a Customer.</p>
Colonial Updated as of 3/27/20 	<p align="center">All (Accident, Critical Illness, Hospital Indemnity)</p> <hr/> <p>If the Health Screening Benefit is included in a Critical Illness, Accident or Hospital Indemnity, would the Health Screening Benefit be payable if someone received a laboratory-screening test for the COVID-19? Currently, COVID-19 tests are not covered under the wellness benefit, as the intention of this benefit is to be leveraged as a preventative measure.</p> <p>Will carrier make eligibility accommodations to extend active coverage for employees who have been furloughed, put on temporary lay-off (whether paid or unpaid), or had their hours reduced? 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. Furloughed employees will remain eligible for coverage up to the greater or leave of absence term in the policy or 60 days.</p> <p>Is carrier extending the premium grace period? This is on a case-by-case basis. Contact your Colonial representative directly to request an exception.</p> <p>Portability Provision Benefits are portable</p>

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<p>Additional Information Colonial Life COVID-19 FAQ</p>	
<p>Accident Coverage</p>	
<p>Is a benefit payable for a COVID-19 related claim? No, unless plan includes the Sickness Hospital Confinement or Admission rider.</p>	
<p>Critical Illness</p>	
<p>Is a benefit payable for a COVID-19 related claim? No, COVID-19 is not considered a covered condition under the Critical Illness plan</p>	
<p>Hospital Indemnity</p>	
<p>Is a benefit payable for a COVID-19 related claim? Yes, admission/confinement due to a positive diagnosis of COVID-19 can be considered for eligible benefits provided all other provisions of the policy are met.</p>	
<p>Guardian</p> <p>Updated as of 3/27/20</p> 	<p>All (Accident, Critical Illness, Hospital Indemnity)</p> <p>If the Health Screening Benefit is included in a Critical Illness, Accident or Hospital Indemnity, would the Health Screening Benefit be payable if someone received a laboratory-screening test for the COVID-19? Currently, the Wellness Benefit tied to Guardian's Supplemental Health products (Accident, Critical Illness, Hospital Indemnity, and Cancer) does not cover testing for an infectious disease such as COVID-19.</p> <p>Will carrier make eligibility accommodations to extend active coverage for employees who have been furloughed, put on temporary lay-off (whether paid or unpaid), or had their hours reduced? Effective 3/1/2020, Guardian will continue to consider an employee who was enrolled as of that date to be eligible for benefits until 6/30/2020 if premium continues to be paid when:</p> <p>The full-time employee's hours are reduced and fall below the minimum hourly work requirement to be benefit eligible.</p> <p>OR</p> <p>The employee is furloughed or laid off.</p> <p>The Guardian states that they will communicate any changes regarding this temporary accommodation prior to 6/30/2020, including whether they will be extending the accommodation timeframe, or if they will return to the original contract provisions in your policy regarding eligibility requirements.</p> <p>Is carrier extending the premium grace period? At this time, Guardian has offered to extend grace periods by an additional 30 days to pay insurance premiums unless directed otherwise by a department of insurance.</p> <p>- Portability Provision There is no impact to portability provisions for clients who have them at this time. -</p>
<p>Additional Information Please see https://www.guardianlife.com/covid-19/helping-brokers-employers-understand-covid-19-coronavirus for updates regarding Guardian's response to COVID-19.</p>	
<p>Accident Coverage</p>	
<p>Is a benefit payable for a COVID-19 related claim? In most cases, the Accident product does not provide benefits for a sickness like COVID-19. However, benefits may be payable if the plan includes a hospital confinement sickness rider or a short-term disability rider that covers injuries and sickness benefits. The disability rider does not cover quarantine situations. Please read the details of policy/contract to determine if this benefit rider is included.</p>	
<p>Critical Illness</p>	
<p>Is a benefit payable for a COVID-19 related claim? In most cases, the Critical Illness product does not provide benefits for a sickness like COVID-19. However, benefits may be payable if the plan includes a hospital admission benefit rider. Please read the details of the policy/contract to determine if this benefit rider is included.</p>	
<p>Hospital Indemnity</p>	
<p>Is a benefit payable for a COVID-19 related claim? Yes. If a covered member is admitted to the hospital for any reason, a benefit may be paid, according to the terms of the contract. All plans pay for an initial hospital admission benefit, and many plans pay for a daily hospital confinement benefit (including Intensive Care Unit).</p> <p>Some plans may include benefits related to doctor office visits, diagnostic tests, prescription drug benefit, and urgent care and emergency room benefit</p>	
<p>Lincoln Financial</p> <p>Updated as of 3/27/20</p> 	<p>All (Accident, Critical Illness, Hospital Indemnity)</p> <p>If the Health Screening Benefit is included in a Critical Illness, Accident or Hospital Indemnity, would the Health Screening Benefit be payable if someone received a laboratory-screening test for the COVID-19? Lab screening for COVID 19 is not a covered exam currently.</p> <p>Will carrier make eligibility accommodations to extend active coverage for employees who have been furloughed, put on temporary lay-off (whether paid or unpaid), or had their hours reduced? If an employee is affected by the COVID-19 situation, such as being quarantined, having been temporarily laid off or furloughed, 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), Lincoln states that they will still consider the employee actively at work and therefore eligible for Lincoln Financial coverages.</p> <p>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.</p> <p>If an employee's coverage terminates due to other reasons, such as employment termination or non-payment of premium, then the policyholder should review their conversion, portability and/or COBRA options in their policies.</p>

Is carrier extending the premium grace period? Lincoln is 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.

Lincoln has indicated that they will reassess their position by May 1, 2020 and will comply with any state-issued mandates and update their practices accordingly.

Lincoln's standard Accident and CI policies also include a 3-month continuation with premium payment in cases where the employer chooses to continue premium payments on the employee's behalf while on temporary layoff.

Portability Provision Portability is included subject to state availability. Outside of continuation with premium payments and special grace periods, employees are able to port their coverage to an individual policy while on layoff or furlough. If they return to work, they will have the ability to re-enroll into the plan.

Additional Information Lincoln's Critical Illness enrollees have additional work life support and medical concierge services through Health Advocate for themselves and extended families. They are engaging many resources for shared clients considering the work/life changes happening during quarantine (child care, adult care, etc.).

Accident Coverage

Is a benefit payable for a COVID-19 related claim? Under Lincoln's sickness hospital confinement rider, Lincoln would pay admission and daily confinement benefits for hospitalizations for COVID 19. Including higher benefits for ICU admission and ICU daily confinement.

Critical Illness

Is a benefit payable for a COVID-19 related claim? No

Hospital Indemnity

Is a benefit payable for a COVID-19 related claim? Not applicable as Lincoln does not currently offer HI

MetLife

Updated as of 3/27/20



All (Accident, Critical Illness, Hospital Indemnity)

If the Health Screening Benefit is included in a Critical Illness, Accident or Hospital Indemnity, would the Health Screening Benefit be payable if someone received a laboratory-screening test for the COVID-19? The Health Screening Benefit would be payable for a Coronavirus laboratory screening test (regardless of the test result), subject to the requirements for payment of that benefit and the other terms and conditions of the certificate.

Will carrier make eligibility accommodations to extend active coverage for employees who have been furloughed, put on temporary lay-off (whether paid or unpaid), or had their hours reduced? 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.

Is carrier extending the premium grace period? Pending

Portability provisions Standard portability applies

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

Accident Coverage

Is a benefit payable for a COVID-19 related claim? The definition of an "accident" includes that it is not a sickness so this condition would not be covered under Met's standard accident plan for COVID-19.

However, it would be covered if the accident plan included Sickness Hospital benefits (admission and confinement) and would be payable provided the individual met all other certificate requirements.


Critical Illness

Is a benefit payable for a COVID-19 related claim? Because COVID-19 is not a listed "covered condition", it would not be covered under any of Met's Critical Illness product versions.


Hospital Indemnity


Is a benefit payable for a COVID-19 related claim? Because COVID-19 is a viral infection, it would be considered a sickness and the Sickness Hospital benefits (admission and confinement) would be payable provided the individual met all other certificate requirements.

Mutual of Omaha Updated as of 3/27/20 	All (Accident, Critical Illness, Hospital Indemnity)
	<p>If the Health Screening Benefit is included in a Critical Illness, Accident or Hospital Indemnity, would the Health Screening Benefit be payable if someone received a laboratory-screening test for the COVID-19? COVID-19 testing is not covered by the health screening or wellness benefits at this time.</p> <p>Will carrier make eligibility accommodations to extend active coverage for employees who have been furloughed, put on temporary lay-off (whether paid or unpaid), or had their hours reduced? Due to the Covid-19 pandemic, effective 3/1/2020 through 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. 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 furlough 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. If insurance ends because an employee is no longer working due to a furlough or layoff, the employee may be able to reinstate coverage when he/she returns to Active Work. Reinstated coverage is administered according to the policy. Mutual of Omaha will continue to review the situation and will provide additional guidance as it becomes available.</p> <p>Is carrier extending the premium grace period? They are following state mandated grace periods which are listed per state on the link below. Overall they are very flexible with extending grace periods longer as needed.</p> <p>Portability provisions Standard provisions apply.</p> <p>Additional Information https://www.mutualofomaha.com/legal-services/coronavirus-information</p> <p>Accident Coverage</p> <p>Is a benefit payable for a COVID-19 related claim? Accident policies do not provide benefits for the diagnosis or treatment of coronavirus.</p> <p>Critical Illness</p> <p>Is a benefit payable for a COVID-19 related claim? Coronavirus is not a covered condition under their Critical Illness policies.</p>
	<p>Hospital Indemnity</p> <p>Is a benefit payable for a COVID-19 related claim? Mutual of Omaha does not have a group Hospital Indemnity product available at this time.</p>
Reliance Standard Updated as of 3/27/20 	All (Accident, Critical Illness, Hospital Indemnity)
	<p>If the Health Screening Benefit is included in a Critical Illness, Accident or Hospital Indemnity, would the Health Screening Benefit be payable if someone received a laboratory-screening test for the COVID-19? COVID-19 testing is not a covered test under Reliance's Wellness Benefit; however, most major medical plans and many government programs provide free COVID-19 testing.</p> <p>Will carrier make eligibility accommodations to extend active coverage for employees who have been furloughed, put on temporary lay-off (whether paid or unpaid), or had their hours reduced? Furloughed or temporary lay-off employees may continue coverage up to 60 days without payment of premium. If premium is not paid or the 60-day period has lapsed, portability/continuation will be available.</p> <p>Is carrier extending the premium grace period? Yes, 60 days.</p> <p>Portability Provision After the 60-day grace period, the employer needs to update the employee's status to "termination" on the file if the employee is not coming back to work. Reliance's portability process requires the employer to provide a form to the employee. The employer completes the first section and the employee completes second half. The employee then submits the completed form to Reliance to port their policy and pay on a direct bill basis.</p> <p>Additional Information http://www.reliancestandard.com/Our-Response-to-Coronavirus-COVID-19/3233/</p> <p>Accident Coverage</p> <p>Is a benefit payable for a COVID-19 related claim? Accident insurance does not provide benefits for the diagnosis or treatment of COVID-19.</p> <p>Critical Illness</p> <p>Is a benefit payable for a COVID-19 related claim? COVID-19 is not a covered condition under Reliance's Critical Illness product.</p> <p>Hospital Indemnity</p> <p>Is a benefit payable for a COVID-19 related claim? Admission/confinement due to a positive diagnosis of COVID-19 may be considered for eligible benefits provided all other provisions of the policy are met.</p>

Sun Life	
All (Accident, Critical Illness, Hospital Indemnity)	
 Updated as of 4/6/20	If the Health Screening Benefit is included in a Critical Illness, Accident or Hospital Indemnity, would the Health Screening Benefit be payable if someone received a laboratory-screening test for the COVID-19? Critical Illness Wellness Benefit - Will cover anyone who has a chest x-ray or CT scan. We will also cover vaccination of COVID-19 when it becomes available
	Will carrier make eligibility accommodations to extend active coverage for employees who have been furloughed, put on temporary lay-off (whether paid or unpaid), or had their hours reduced? Yes, continuation of insurance benefits are allowed due to reduction of work hours resulting in an eligible and insured individual becoming ineligible for coverage; temporary furlough or leave of absence; temporary layoff; inability to work regularly scheduled hours due to quarantine without medical necessity.
	Is carrier extending the premium grace period? Yes, 60 day grace period. SunLife is continuing to monitor activity from our state regulators, and may further extend the grace period as required by applicable mandates.
	Portability provisions Portability is available at the end of the grace period if the employee is not returning to work. More details to follow.
	Additional Information None
Accident Coverage	
Is a benefit payable for a COVID-19 related claim? Accident insurance does not provide benefits for the diagnosis or treatment of COVID-19.	
Critical Illness	
Is a benefit payable for a COVID-19 related claim? Sun Life will cover COVID-19 for severe symptoms for all current policy holders, retroactive to March 13th (declaration of national emergency). Administered outside of contract, but will be honored until September 1st, where Sun will re-evaluate the position.	
To be payable, policy must be active, and we will pay 100% of elected amount on CI for a diagnosis of COVID-19 by a physician and placement on a ventilator due to abnormal oxygen levels, and ICU confinement in a hospital for 5 days or longer. This benefit will be payable under our Major Organ Failure benefit or COVID-19 Critical, not both.	
Wellness - Will cover anyone who has a chest x-ray or CT scan. We will also cover vaccination of COVID-19 when it becomes available	
Hospital Indemnity	

Is a benefit payable for a COVID-19 related claim? SunLife does not have a group Hospital Indemnity product available at this time.
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The Hartford	
All (Accident, Critical Illness, Hospital Indemnity)	
 Updated as of 3/27/20	If the Health Screening Benefit is included in a Critical Illness, Accident or Hospital Indemnity, would the Health Screening Benefit be payable if someone received a laboratory-screening test for the COVID-19? COVID-19 testing performed by an appropriately licensed medical professional would be considered a covered test and is subject to the requirements for payment of the Health Screening Benefit as well as other terms and conditions of the applicable certificate. The Health Screening Benefit, or coverage for this specific test under the benefit, may not be available in all states.
	Will carrier make eligibility accommodations to extend active coverage for employees who have been furloughed, put on temporary lay-off (whether paid or unpaid), or had their hours reduced? Hartford states that they understand that the COVID-19 pandemic may require customers to place employees unexpectedly on a temporary unpaid Leave, and employee certificates may not include an applicable continuation provision. When that is the case, as an accommodation for Leaves occurring on or after 3/1/2020, clients may elect to continue coverage for those employees through 5/31/2020 by continuing to pay all premium, including employer-paid and employee-paid premium. Hartford has stated that they are continuously reviewing this situation and that they will provide additional guidance as it becomes available.
	Additionally, Hartford states that they understand that the COVID-19 pandemic may require customers to unexpectedly reduce employee hours below the minimum hours defined in the certificate for eligibility, and employee certificates may not include an applicable continuation provision. When that is the case, as an accommodation for a reduction in hours occurring on or after 3/1/2020, the client may elect to continue coverage for those employees through 5/31/2020, within the plan they were in prior to the reduction in hours, by continuing to pay all premium at the pre-reduction level, including employer-paid and employee-paid premium.
	Is carrier extending the premium grace period? As a courtesy to Hartford's Group Benefits policyholders, they have extended all grace periods until June 1, 2020 for customers with payments due for their February, March and April 2020 bills to allow continuing insurance coverage through June 1, 2020. Premium bills will continue to be issued timely.
	Portability Provision Portability is included subject to state availability. Outside of continuation with premium payments and special grace periods, employees are able to port their coverage to an individual policy while on layoff or furlough.
Additional Information Clients who are currently on AutoPay or repetitive EFT will continue the normal premium debits unless canceled by the customer.	
Accident Coverage	
Is a benefit payable for a COVID-19 related claim? Hartford states that COVID-19 will not be covered under Hartford's Accident plan.	

Critical Illness	
Is a benefit payable for a COVID-19 related claim? At this time, COVID-19 is not a covered condition under Hartford's Critical Illness policy. However, this is currently under review with Hartford's senior leadership team.	
Hospital Indemnity	
Is a benefit payable for a COVID-19 related claim? Hartford's Hospital Indemnity policies pay a daily benefit for hospital stays, which would cover a covered person who is hospitalized due to a diagnosis of COVID-19	
The Standard	All (Accident, Critical Illness, Hospital Indemnity)
Updated as of 3/27/20	If the Health Screening Benefit is included in a Critical Illness, Accident or Hospital Indemnity, would the Health Screening Benefit be payable if someone received a laboratory-screening test for the COVID-19? Pending
	Will carrier make eligibility accommodations to extend active coverage for employees who have been furloughed, put on temporary lay-off (whether paid or unpaid), or had their hours reduced? Accident, Critical Illness and Hospital Indemnity coverage normally ends when an employee loses eligibility because the employee is no longer working the required minimum number of hours or they are on an unpaid leave of absence.
	<p>The Standard is making an accommodation to policyholders, subject to continued payment of premium, these coverages can be continued through June 30, 2020, while employees are not working due to a partial or full furlough or temporary layoff occurring on or after March 1, 2020. The Standard is continually monitoring the situation and they will update the potential extensions beyond June 30, 2020 date as needs evolve.</p>
	Is carrier extending the premium grace period? The Standard states that they 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. Contact your Standard representative to discuss.
	Portability Provision When coverage terminates, the continuation, conversion and portability provisions contained in the applicable Standard accident, critical illness and hospital indemnity policies will be available according to the terms of the policy.
Additional Information https://www.standard.com/individual/covid-19-questions-group-insurance-benefits-leaves	

Accident Coverage	
Is a benefit payable for a COVID-19 related claim? Accident insurance does not provide benefits for the diagnosis or treatment of COVID-19.	
Critical Illness	
Is a benefit payable for a COVID-19 related claim? The Critical illness coverage provided to employees experiencing one or more of 20 covered conditions. While some carriers cover similar diseases, COVID-19 is not currently within our scope of coverage. The Standard has stated they are continuing to monitor the current pandemic and are prepared to respond appropriately to client needs.	
Hospital Indemnity	
Is a benefit payable for a COVID-19 related claim? The Hospital indemnity product also provides daily benefits for hospitalization due to an illness. Members are eligible for a benefit if they spend at least 20 consecutive hours for examination by a physician for diagnosis or treatment of an illness in a hospital setting. In addition, the Standard's hospital indemnity product includes a waiver of premium provision, which waives the premium after a member has been hospitalized for 30 days or more.	

Transamerica

All (Accident, Critical Illness, Hospital Indemnity)

Updated as of 3/27/20



If the Health Screening Benefit is included in a Critical Illness, Accident or Hospital Indemnity, would the Health Screening Benefit be payable if someone received a laboratory-screening test for the COVID-19? Wellness Benefits can be triggered by COVID-19 testing as an eligible benefit if they have not previously exhausted the annual Wellness Benefits in their policy. This benefit can be triggered by a TeleMed call.

Transamerica is looking to include the vaccine as a wellness benefit trigger when it is available.

Will carrier make eligibility accommodations to extend active coverage for employees who have been furloughed, put on temporary lay-off (whether paid or unpaid), or had their hours reduced? For policies that include the "Waiver of Premium Due to Layoff or Strike" rider, Transamerica will waive the monthly premiums on the contract if the policy owner is laid off. Monthly premiums will be waived starting on the first day of the month following the date of the initial layoff.

If the employer is going to pay premiums for employees for up to 60 days, Transamerica will waive the Actively at Work question. They will do this for the furloughed employees only.

Due to the Covid-19 pandemic, Transamerica will grandfather employees currently on furlough status on a prior carrier's policy, as eligible for benefits through 4/30/2020 provided premiums continue to be paid to Transamerica and the furlough occurred on or after 3/1/2020. Transamerica will continue to review the situation and will provide additional guidance as it becomes available.

Transamerica has a standard practice in place to allow missed premiums to be deducted from a claims payment. Transamerica will extend this to include claims specific to the current stance they have taken on premium payments.

Is carrier extending the premium grace period? Transamerica is extending the grace period for employers that will allow for missed deductions to be made up over time after a return to work

Transamerica is prepared to extend the existing grace period if a client's business is impacted by COVID-19 and the client believe premium payment can resume soon. Please contact your Transamerica representative.

Portability Provision If an employee loses eligibility for this insurance for any reason other than nonpayment of premiums, insurance can be continued by paying the premiums directly to Transamerica within 31 days after termination.

Transamerica will bill the employee directly once they receive notification to continue this insurance. The client is responsible for noting changes (employee terminations, new hires, leave of absences, etc.) on the bill so that proper allocation of funds and terminations and issues can be made for employees. Differences between the billed amount and the amount remitted for an employee's policy require a written reason in the Remarks column.

i. If Transamerica receives a partial payment or not payment for an employee listed on the billing statement, they will send a billing statement to the employee's home address to collect the missing premium amount while the employee's policies remain on the Group billing statement.

ii. If Transamerica receives no premium for two consecutive billing cycles, they will place the policy on direct pay (portable products) or cancel the coverage for non-payment.

Additional Information TransConnect® and TransConnect® II supplemental medical expense insurance will provide benefits to help cover COVID-19 related co-pays, deductibles, and other out-of-pocket expenses for inpatient services covered under the employees' major medical insurance plans. Out-of-pocket expenses for select outpatient services may also be covered as listed under the terms of your policy

Transamerica website for the most up to date information

[Transamerica COVID-19 Website](#)

Accident Coverage

Is a benefit payable for a COVID-19 related claim? No, COVID-19 is not covered under the Accident plan.


Critical Illness


Is a benefit payable for a COVID-19 related claim? No, COVID-19 is not considered a covered condition under the Critical Illness plan.

Hospital Indemnity

Is a benefit payable for a COVID-19 related claim? Hospital Indemnity products will pay benefits for confinements related to a COVID-19 diagnosis as part of the benefits outlined in the policy.

If a covered policyholder is under guidance from a doctor, at a hospital alternative designated facility Transamerica would consider this an eligible Hospital Indemnity claim.

Unum	All (Accident, Critical Illness, Hospital Indemnity)
<p>Updated as of 3/27/20</p> 	<p>If the Health Screening Benefit is included in a Critical Illness, Accident or Hospital Indemnity, would the Health Screening Benefit be payable if someone received a laboratory-screening test for the COVID-19? UNUM has made the determination not to pay the Be Well benefit for COVID-19 testing. Their decision is based in part on their opinion that tests are in high demand (and low supply), and they do not want to financially incent well employees to pursue those tests. Additionally UNUM feels, this encourages the use of masks and gloves (in low supply across the country) unnecessarily.</p> <p>Will carrier make eligibility accommodations to extend active coverage for employees who have been furloughed, put on temporary lay-off (whether paid or unpaid), or had their hours reduced?</p> <p>UNUM will continue to cover employees who are not currently working for their employers, under these conditions for voluntary benefits:</p> <ul style="list-style-type: none"> Employees are eligible to keep their coverage as long as they pay their premiums. <p>If premium payroll deductions are discontinued, UNUM will send a letter asking if the employee wants to keep the coverage and be billed directly. If the employee does not respond within 30 days, the coverage will be terminated.</p> <p>Is carrier extending the premium grace period? If a client anticipates having any issues with being able to remit premiums due to the circumstances surrounding COVID-19, please contact AskUnum at askunum@unum.com or connect with your UNUM Billing Coordinator. If you do not make arrangements to pay premiums, the coverage will be terminated as follows:</p> <p>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> <p>Portability Provision Standard portability provisions apply. Once coverage is lost, Unum will mail a letter directly to the employee with options for maintaining their coverage directly with Unum.</p> <p>Additional Information https://www.unum.com/covid-19</p> <p style="text-align: center;">Accident Coverage</p> <p>Is a benefit payable for a COVID-19 related claim? Accident Insurance does not provide benefits for the diagnosis or treatment of COVID-19, except where it includes a Sickness Hospital Confinement Rider, which may provide benefits if the individual is hospitalized for a covered sickness</p>

	Critical Illness
	<p>Is a benefit payable for a COVID-19 related claim? COVID-19 is not considered a covered condition under our Critical Illness products except where the contract includes "Infectious Disease." In that case, the requirements specified in the contract must be met — generally that the individual must have a positive diagnosis and be confined for a minimum of 14 consecutive days.</p> <p>Infectious Disease is only included in UNUM's new Critical Illness policy. CI policies prior to 1/1/19 do not have this benefit. Check with your UNUM representative.</p>
	Hospital Indemnity
<p>Updated as of 3/27/20</p> 	<p>Is a benefit payable for a COVID-19 related claim? Individuals who are admitted or confined to the hospital after a COVID-19 diagnosis may be eligible for benefits, provided all other provisions of the policy are met, including facility definition.</p>
	<p style="text-align: center;">All (Accident, Critical Illness, Hospital Indemnity)</p>
	<p>If the Health Screening Benefit is included in a Critical Illness, Accident or Hospital Indemnity, would the Health Screening Benefit be payable if someone received a laboratory-screening test for the COVID-19? A COVID-19 screening test would be considered a covered health screening under the policy's Wellness Benefit. If the insured is covered under multiple supplemental health products with Voya, they are eligible for an annual wellness payment under each coverage.</p> <p>Will carrier make eligibility accommodations to extend active coverage for employees who have been furloughed, put on temporary lay-off (whether paid or unpaid), or had their hours reduced? For an employee's furlough (temporary layoff)/leave of absence/temporary reduction in hours due to circumstances related to COVID-19, Voya will administratively extend a period of continuation for all impacted employees on all inforce Voya Group Life, Disability and Supplemental Health insurance coverages to the earlier of:</p> <ul style="list-style-type: none"> 60 days or the end of the period when an employee <ul style="list-style-type: none"> is unable to work, is working reduced hours, or is not working from their usual work location <p>Is carrier extending the premium grace period? Supplemental health products currently on direct bill will have current grace period extended 30 days unless determined such extension is no longer necessary</p>

Portability Provision Voya will be extending the Portability and Conversion application period to 60 days for life and Supplemental Health products unless we determine such accommodations are no longer necessary

Additional Information <https://www.voya.com/voyas-response-to-covid-19>

Accident Coverage

Is a benefit payable for a COVID-19 related claim? No, Accident insurance does not pay a benefit caused by a sickness. Being in quarantine does not qualify for accident benefit payment.

Critical Illness

Is a benefit payable for a COVID-19 related claim? No, COVID-19 is not considered a covered condition under Critical Illness plans unless it includes the Infectious Disease benefit rider and the insured has been confined in a hospital for a specified number of consecutive days.

Hospital Indemnity

Is a benefit payable for a COVID-19 related claim? Yes, Hospital Indemnity insurance pays a daily benefit for an insured's hospital, critical care unit, or rehabilitation facility confinement as well as an initial confinement benefit paid for the first day of confinement. Being in quarantine outside of a hospital will not qualify for benefit payments.



VOLUNTARY BENEFITS ASSOCIATION*

Voluntary Benefits Association, Inc. a 501(c)(3) non-profit trade association

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