

## Ancillary Carrier COVID-19 Grace Period and Furlough Guidelines



\*please refer to your contract and carrier info site for specific details

\*\* this is simply an aggregation of data we've received and is subject to change as this situation develops

	Billing Grace Period	Furloughed Employees	Renewals for Groups with less than 500 Lives	Info Site
<b>Ameritas</b>	We are extending our premium grace period to 60 days while continuing coverage and claims payment. Ameritas will adhere to any state mandated premium grace periods as a temporary exception to our policy during this time.	See Info Site for complete details.		<a href="https://my.visme.co/view/ojq8y8q4-covid-employer">https://my.visme.co/view/ojq8y8q4-covid-employer</a>
<b>Cigna</b>	Standard Grace Period will apply which is 31 das for most cases. However, they are willing to work with a group that is having trouble paying their bill.	Individuals who were members of an eligible class under a Cigna life, accident or disability policy on March 1, 2020 whose hours were subsequently reduced or who were furloughed as the result of business decisions relating to COVID-19 will remain eligible until May 1, 2020 while still employed so long as premiums continue to be paid.		<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>
<b>Delta Dental (varies by state)</b>	To support our clients during the challenging days ahead, Delta Dental will not terminate any dental benefit contract for non-payment through June 30th.	We will provide dental benefits as long as the group dental benefit contract remains in place and the employee or dependents continue to be enrolled in the plan. Group contract-holders are responsible for collecting and remitting payment to us.		<a href="https://www.deltadental.com/us/en/about-us/press-center/2020-press-releases/delta-dental-covid-19-notice.html">https://www.deltadental.com/us/en/about-us/press-center/2020-press-releases/delta-dental-covid-19-notice.html</a>
<b>Equitable (AXA)</b>	Equitable is committed to reviewing each situation and doing what is right.	Across our Group Life/AD&D, Dental, Vision, Critical Illness and Accident products, coverage for current insureds may be extended for 3 months beyond the last day worked for non-FMLA leaves of absence, furlough, layoffs and reductions in hours. This extension of coverage will continue through June 30, 2020. Across our non-statutory STD and LTD products, coverage will be extended through May 31, 2020.	No Renewal Increases from 6/1 thorough 8/1	<a href="http://cm.axa-equitable.com/res/prd/GE3007897.pdf">http://cm.axa-equitable.com/res/prd/GE3007897.pdf</a>
<b>Guardian</b>	Guardian will extend grace periods an additional 30 days to pay insurance premiums unless directed otherwise by a department of insurance (i.e. if 30 currently then it will move to 60)	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 for all products <b>except LTD</b> , 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... Please reference your in-force contract for LTD continuation provisions.	No Renewal Increases from 6/1 thorough 8/1	<a href="https://www.guardianlife.com/covid-19/helping-brokers-employers-understand-covid-19-coronavirus">https://www.guardianlife.com/covid-19/helping-brokers-employers-understand-covid-19-coronavirus</a>
<b>Hartford</b>	To support our Group Benefits policyholders during the challenging days ahead, until June 1st 2020, we will temporarily suspend policy cancellations due to non-payment of premiums for payments due for February, March and April 2020.	As an accommodation for Leaves occurring on or after 3/1/2020, the policyholder may elect to continue coverage for those employees through 05/31/2020 by continuing to pay all premium, including employer-paid and employee-paid premium.		<a href="https://www.thehartford.com/coronaviruses/employee-benefits?cmp=EMC-GB-AdHoc-27216419">https://www.thehartford.com/coronaviruses/employee-benefits?cmp=EMC-GB-AdHoc-27216419</a>
<b>Lincoln</b>	We are extending the standard grace period on Lincoln-issued group insurance policies and service agreements to 60 days	As long 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.	Under 100 Lives: No Renewal Increases from 6/1 thorough 8/1; Under 500 Lives: Renewals will be issued with a delayed effective date of 2/1/2021	<a href="https://www.lfg.com/public/COVID-19guidance?audience_page_id=1422918942386">https://www.lfg.com/public/COVID-19guidance?audience_page_id=1422918942386</a>
<b>Metlife</b>	MetLife offers a 30 day grace period on all coverages. If they are unable to pay premium during that 30 day grace, they should contact us to work through a payment plan. As the Coronavirus situation continues to evolve, MetLife will review this guidance for necessary actions and provides updates where the guidance or process has changed.	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 5/31/2020 for STD and LTD and for 12 Months for all other products.	No Renewal Increases from 6/1 thorough 9/1	<a href="https://www.metlife.com/COVID-19_US_Customer/">https://www.metlife.com/COVID-19_US_Customer/</a>
<b>Mutual of Omaha</b>	Mutual of Omaha intends to follow the direction of each individual state and the Department of Insurance on making decisions regarding extending policy grace periods for non-payment of premium during the Covid-19 pandemic.	The policyholder may elect to continue to pay premium for those employees through 4/30/2020.		<a href="http://www.mutualofomaha.com/group-benefits/covid-19">http://www.mutualofomaha.com/group-benefits/covid-19</a>
<b>One America</b>	OneAmerica will comply with federal and/or state laws that allow a moratorium on policy cancellations for nonpayment of premiums. Generally, OneAmerica is offering an extended grace period of 30 days for your next monthly premium payment. During this time, you will not receive delinquency notices and your coverage will not be interrupted.	If the premiums continue to be paid and the terms of the insurance contract are met, the employees will continue to be covered. Terminated employees may have the opportunity to convert or port their coverage according to their policy.		<a href="https://www.oneamerica.com/wps/wcm/connect/77539485-99cd-446f-87b9-acc2bd3d352/EB+COVID-19+QA+March+Final.pdf?MOD=AJPERES&amp;CACHEID=77539485-99cd-446f-87b9-acc2bd3d352">https://www.oneamerica.com/wps/wcm/connect/77539485-99cd-446f-87b9-acc2bd3d352/EB+COVID-19+QA+March+Final.pdf?MOD=AJPERES&amp;CACHEID=77539485-99cd-446f-87b9-acc2bd3d352</a>
<b>Principal</b>	Your coverage remains active as long as premiums continue to be paid.	Our standard practice is to continue coverage until the end of the month. However, if layoffs or furloughs extend into the next month, coverage will continue until the end of that month, provided premiums continue to be paid.	No Renewal Increases from 5/1 thorough 10/15	<a href="https://www.principal.com/insurance-coverage-and-covid-19">https://www.principal.com/insurance-coverage-and-covid-19</a>
<b>Reliance Standard</b>	We follow all applicable directives related to billing grace periods in all states that have released specific guidelines tied to the COVID-19 pandemic. After a grace period ends, Reliance Standard will communicate and work with clients before coverage might lapse to better understand ability to remit premium ongoing.	60 calendar days will be counted from the effective date of the change. The employer must maintain the employee's same employment status and continue all premium payments.		<a href="http://www.reliancestandard.com/SiteData/docs/RSLFAQ0325/bf83d112f619d212/RSL_FAQ03252020.pdf">http://www.reliancestandard.com/SiteData/docs/RSLFAQ0325/bf83d112f619d212/RSL_FAQ03252020.pdf</a>
<b>Standard</b>	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.	Subject to continued payment of premium, these coverages can be continued through June 30, 2020.	No Renewal Increases from 6/1 thorough 7/1	<a href="https://www.standard.com/covid-19">https://www.standard.com/covid-19</a>
<b>Sunlife</b>	Sun Life will extend grace periods an additional 30 days to pay insurance premiums unless directed otherwise by a department of insurance (i.e. if 30 currently then it will move to 60)	Coverage for current insureds may remain eligible for coverage up to 90 days.	No Renewal Increases from 6/1 thorough 8/1	<a href="https://www.sunlife.com/helping-clients-during-the-covid-19-pandemic">Here's information on how Sun Life is helping Clients during the COVID-19 pandemic</a>
<b>United Healthcare (Specialty)</b>	<b>PLEASE BE SURE TO CHECK YOUR LAY-OFF CONTRACT LANGUAGE... BY WAY OF REFERENCE:</b> Life/Dental/CI/ACC/HL: UnitedHealthcare's standard language (which applies to most customers) for all of these products allows for coverage to continue due to an approved layoff for up to 3 months from the date he/she stopped active work. STD/LTD: UnitedHealthcare's standard language allows for coverage to continue due to a temporary layoff until the end of the month following the month in which the layoff began.	Varies by customer. Standard disability policy language allows for coverage to continue due a temporary layoff through the end of the month following the month in which the layoff 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>
<b>Unum</b>	Your contract contains a premium grace period which allows for continued employee coverage for a period of time. we are closely assessing and monitoring any state directives on premium grace periods and will update our guidelines and processes as appropriate with state notices as appropriate.	For group based products, up to greater of contract provision or 60 days. For Accident/Health based products, as long as enrollment file indicates coverage and the employee continues to pay premium. For Dental, up to one year as long as premium is paid.		<a href="https://www.unum.com/covid-19">https://www.unum.com/covid-19</a>