

## YOU ARE OUR PRIORITY AS WE MONITOR COVID-19 (CORONAVIRUS).

In an industry founded on being prepared in the face of unforeseen circumstances, Companion Life Insurance Company (Companion Life) is here to support you through this challenge.

### **IF YOU HAVE DISABILITY INSURANCE COVERAGE WITH US AND ARE SICK, QUARANTINED AND UNABLE TO WORK:**

If you have disability insurance coverage with us, are sick, quarantined and unable to work, and if you have COVID-19 as certified by a medical professional, you can file a short-term disability insurance claim.

Companion Life's claim form outlines the necessary information you must provide, including diagnosis and expected duration of disability. Please note that the filing of a claim does not guarantee benefit payments and that elimination periods outlined in the policy, as well as paid-time-off provisions, still apply.

### **FOR FLEXIBLE WORK ARRANGEMENTS:**

If you are working from home and/or an alternate location, this circumstance does not typically meet the terms of being disabled under Companion Life's Short-Term Disability Insurance Policy since you are still working.

### **FOR THOSE ACTIVELY AT WORK:**

We understand that some of our groups may be faced with temporarily closing their doors due to COVID-19. As an employer, if you choose to deem your employees still "actively employed" and "benefits-eligible" during that temporary closure, Companion Life will recognize those statuses. Therefore, Companion Life can relax the minimum hours worked requirement during the grace period if: 1) the employee was working the required minimum hours and 2) meets the policy language definition of being considered "actively at work" prior to the business disruption. This applies to all product lines and types (to include voluntary). In the event an employer institutes temporary layoffs, any members who are rehired within 12 months will be enrolled the first of the following month with no evidence of insurability or waiting period requirements.

### **RE-ENROLLMENT PROCEDURES**

Companion Life has adopted a more lenient strategy on accepting re-hire enrollment notifications. Any employee who was furloughed or laid off beginning March 1, 2020, may now be re-enrolled by submitting an email. Our standard procedure is to require an enrollment form or census to bring the re-hire back on the group billing; now through Oct. 1, 2020, we will accept an email from the Group Administrator to reinstate coverage on a re-hire with exactly the same benefits. This decision was made to help employers bring their employees back to coverage easily during this time surrounding COVID-19.

Please note an enrollment form will still be required if the member is electing COBRA or if the insured's benefits are modified from his or her previous election.

### **FOR PREMIUM PAYMENTS:**

While we will comply with any state-specific emergency order mandates for instituting premium grace periods, we will recognize a minimum 90-day grace period for remitting premium payments. The grace period concludes on June 30, 2020. Premium payments that are due during the grace period are not waived.

As the circumstances around COVID-19 continue to develop, we will keep you informed. For questions related to disability insurance claims, please email us at [CompanionClaims@companionlife.net](mailto:CompanionClaims@companionlife.net) or call Customer Service at 877-676-5789. General questions may be directed to [CompanionService@companionlife.net](mailto:CompanionService@companionlife.net).