



# COVID-19 Ancillary Carrier Survey

**Last Updated**

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# Ameritas



## Will you have any additional grace period for premium payments in response to COVID-19?

**We realize these are unprecedented times and want to help and support our customers where possible. If customers are having trouble making payments they should reach out to their account manager or customer service. We will evaluate payment extensions on a case-by case basis. We will allow groups a 90 day grace period.**

## Can employers continue offering coverage to employees if there is a reduction or hours below FT or not actively at work in response to COVID-19?

**As long as the group and employee are current on their monthly payments, employees that would otherwise have lost eligibility to remain on the plan. Employees would be eligible for COBRA. Ameritas reserves the right to change this policy at any time.**

## Will coverage terminate if the payment is late?

No. Ameritas will not mail any late payment notices during this time, and we'll work with customers to extend grace periods. **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.

## Will coverage continue if an employee was furloughed or temporarily laid off?

For dental coverage an employer/employee has the option to do what's best for them:

- **Option 1:**

If they terminate the coverage during this crisis and send us the termination date, we would no longer charge premium and claims payments would stop during this timeframe. When employment resumes, they can reinstate the coverage and as long as this is done within 12 months, their benefits (deductible, maximums) will resume as if they've never left.
- **Option 2:**

If they want to continue coverage, they can pay premium via COBRA. In this scenario, claims payments continue as normal and when they come back to work, they would resume payroll deduction or employer contributions.

  - For vision coverage, some plans use a calendar year and others are based on the date of service. If a member terminates vision coverage (VSP, EyeMed or Vision Perfect) during a furlough period and then reinstates that coverage within the plan year or within 12 months, coverage would resume with the same plan frequencies.
  - If coverage is reinstated after 12 months or after the plan year is complete, the plan would start over with new frequencies based on the new effective date.

# BEST Life



*Note: Employers just need to make any requests to us in writing so we can amend contract.*

## **Will you have any additional grace period for premium payments in response to COVID-19?**

BEST Life will extend grace periods for up to three months, and will not cancel coverage for non-payment during the three-month grace period. While we are happy to extend the grace period, we are unable to advance the paid through date until premium is received. Members will be able to use all of the services covered in their policies during the grace period, although BEST will not be able to process those claims until we receive premium for that particular month of coverage.

BEST accepts partial payments. Payments of 90% or more will extend the paid through date, enabling BEST to pay claims for that particular coverage period.

## **Can employers continue offering coverage to employees if there is a reduction or hours below FT or not actively at work in response to COVID-19?**

If layoffs occur, and the employer's plan continues, BEST will allow any rehired employee to rejoin the group within six months with no additional waiting periods. If the employee is rehired before the end of the calendar year, no new deductible or coinsurance will apply. If the hiring is after December 31, all cost sharing will restart for the new calendar year.

If an employee is laid off and their employer wants to continue to pay the employees premium, they can do so for one month after the month of the layoff. If the employee is unfortunately laid off for a longer period, BEST can put them on continuation coverage or COBRA which can be paid by the employer or employee. After the employee returns to full-time employment, BEST will add them back to the group and paragraph three above will apply.

If, because of the current COVID-19 pandemic, a group must terminate coverage temporarily, BEST Life will work with the group on reinstating or renewing their policy when they continue operations.

# ChoiceBuilder



## **Will you have any additional grace period for premium payments in response to COVID-19?**

We realize these are unprecedented times and want to help and support our customers where possible. If customers are having trouble making payments they should reach out to their account manager or customer service. ChoiceBuilder will evaluate payment extensions on a case-by case basis.

## **Can employers continue offering coverage to employees if there is a reduction or hours below FT or not actively at work in response to COVID-19?**

Will ChoiceBuilder allow employees who are currently furloughed, not working, or whose hours have been reduced below 30 hours per week to keep their insurance?

As long as the group and employees are current on their monthly payments, ChoiceBuilder will allow employees that would otherwise have lost eligibility to remain on the plan. COBRA is available to employees where there is an active employer policy.

## **Are customers able to continue employee ancillary benefits if the entire workforce is laid off in response to the COVID-19 crisis?**

As long as the group and employee are current on their monthly payments, ChoiceBuilder will allow employees that would otherwise have lost eligibility to remain on the plan. COBRA is available to employees where there is an active employer policy.

# California Dental Network

California Dental Network

A DentaQuest company

## **Will you have any additional grace period for premium payments in response to COVID-19?**

We are extending our normal 30 day grace period to 60 days to help employers and their employees manage through this time. If this problem persists beyond 60 days we'll continue to explore additional ways to help you and your clients.

## **Can employers continue offering coverage to employees if there is a reduction or hours below FT or not actively at work in response to COVID-19?**

CDN products naturally have very flexible eligibility guidelines. We are currently relaxing all work hour eligibility requirements. We are also able to continue coverage for furloughed workers – as long as the premiums are paid. And we have no waiting period requirements for employees who are furloughed or take a leave of absence and then return to work.

# Delta Dental



*Note: Delta Dental of CA will follow state and federal regulatory guidelines. That said, any and all exceptions that fall outside of state and federal regulatory guidelines will be reviewed and considered on a case by case bases.*

## **Will you have any additional grace period for premium payments in response to COVID-19?**

### **Extension of Period for Non-Payment of Premiums:**

Upon request, for groups experiencing financial hardship Delta Dental will delay the period in which payment is required from 30 to 60 days without impact to member coverage. This applies to fully insured business and self-funded administrative service fees.

### **Resources:**

As this pandemic continues to evolve, so will our response. Please visit our website [www.deltadentalins.com](http://www.deltadentalins.com), our social channels or reach out to your sales account executive to remain up to date with our latest guidance.

## **Can employers continue offering coverage to employees if there is a reduction or hours below FT or not actively at work in response to COVID-19?**

### **Furloughs/Temporary Lay-off Situations:**

We understand some employers may need to furlough or lay-off employees during the Covid-19 outbreak time frame. Delta Dental will work with employers who wish to continue coverage for their impacted employees. Coverage can continue through the employer dental plan, contingent upon: the full premium payment continues to be remitted by the employer; invoiced amounts continue to be remitted by self-funded clients; and only actively-at-work employees may be added to the plan as new enrollees.

### **Terminated Employees:**

If employees are terminated and want to continue with COBRA or Cal-COBRA (or other mini-COBRA), this continuation is available for as long as COBRA is allowed for a termination – typically 18 months or 36 months, respectively. Employees should check with their employer to confirm the time frame.

## Delta Dental (MWG)



**Will you have any additional grace period for premium payments in response to COVID-19?**

PENDING CARRIER RESPON.S.

**Can employers continue offering coverage to employees if there is a reduction or hours below FT or not actively at work in response to COVID-19?**

PENDING CARRIER RESPONSE.

# Guardian



## **Will you have any additional grace period for premium payments in response to COVID-19?**

- This temporary accommodation can be selected at the product level.
- Both fully insured and Administrative Services Only (ASO) arrangements are eligible for the extension.
- During the extension, premiums must be paid according to your regular billing cycle and extended grace periods, if any. In the event that a premium is not paid during the grace period, coverage will terminate retroactively to the last date of paid coverage, and no future dates of loss or dates of service will be covered or reimbursable.

### **ADDITIONAL RESOURCES:**

<https://www.guardianlife.com/coronavirus>

## **Can employers continue offering coverage to employees if there is a reduction or hours below FT or not actively at work in response to COVID-19?**

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:

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.

We will communicate any changes regarding this temporary accommodation prior to 6/30/2020, including whether we will be extending the accommodation timeframe, or if we will return to the original contract provisions in your policy regarding eligibility requirements.

# Humana



## **Will you have any additional grace period for premium payments in response to COVID-19?**

Yes, Humana will continue to offer a 30-day grace period for premium payments, or applicable state law. This may be changed to 60 days in CA, but we are waiting for official word.

### Rehires

#### **Will the coverage be effective the date of rehire and prorated for the month of enrollment or effective 1st of the month following?**

Yes, Humana will waive the waiting period for employees who are laid off temporarily as a result of COVID-19. For this group, the proration is by the day for premium. Other Humana group's billing proration may be set up differently; however, all rehires will be effective on their date of rehire.

### Reinstatement

#### **If a group terminates for non-payment and wants to reinstate coverage, what are the requirements?**

The group reinstatement options are reviewed on a group basis, taking into account the group's prior payment history. I anticipate more information regarding these scenarios to become available once our leadership has additional information to provide.

### Special enrollment

Allowing anyone who previously waived (regardless of the reason) to enroll at this time (some medical carriers are allowing this for obvious reasons) – Humana's Leadership is currently reviewing these types of questions. I will let you know once an update is made available.

### Open Enrollment Extension

None being offered. Groups continue to only have the 30 days of the renewal month. Humana's Leadership is currently reviewing these types of questions. I will let you know once an update is made available.

#### **Can employers continue offering coverage to employees if there is a reduction or hours below FT or not actively at work in response to COVID-19?**

Yes, if one person (e.g., owner, manager) remains employed and covered by the plan, you can continue to cover employees who have been laidoff. **Effective through May 31, 2020.** Monthly premium payment is required. This coverage must be offered on a uniform, non-discriminatory basis.

# Landmark Health Plan



## **Will you have any additional grace period for premium payments in response to COVID-19?**

Landmark Healthplan's COVID-19 Update: Termination for Nonpayment Relaxed

Landmark Healthplan's termination policy for nonpayment of premiums will be relaxed to help our small business clients whose businesses have been impacted by the current COVID-19 pandemic. While we always encourage clients to pay their premiums due within 30 days of receiving their invoice, Landmark will allow for an additional 30 days before taking any termination action for nonpayment. Clients will now receive a "Notice of Start of Grace Period" after 60 days of nonpayment of premiums, which provides an additional 30 days before a "Notice of Termination" letter is sent. We hope this additional flexibility will help those businesses affected maintain their coverage in this challenging and unprecedented time.

## **Can employers continue offering coverage to employees if there is a reduction or hours below FT or not actively at work in response to COVID-19?**

As a supplemental plan, Landmark participation requires a group medical plan to be in place, for this reason, our participation requirements are tied to the medical plan in-place, so Landmark will follow what the group's medical plan program allows.

# Liberty Dental Plan



## **Will you have any additional grace period for premium payments in response to COVID-19?**

LIBERTY will be extending our premium grace period to 60 days while continuing coverage and claims payment. Additionally, LIBERTY will adhere to any state mandated premium grace periods.

## **Can employers continue offering coverage to employees if there is a reduction or hours below FT or not actively at work in response to COVID-19?**

LIBERTY will work with our clients to ensure members obtain access to care for urgent and emergency services during a temporary furlough/layoff period, as a result of COVID-19.

# Lincoln Financial Group



## **Will you have any additional grace period for premium payments in response to COVID-19?**

### **Premium Payment Grace Period**

In order to provide employers and their employees greater flexibility in making required premium payments, we are 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**.

We will continue to monitor the COVID-19 situation and will reassess our position by **May 1, 2020**. Additionally, Lincoln will comply with any state-issued mandates and update our practices accordingly.

*\*Please refer to the attached LFG NAAW and Grace Period 03 23 20 1220.pdf*

### **Special Guidelines for Claims Handling**

The following are steps we're taking to support employees who may have active disability claims, leaves, life events or waivers:

- Exercising leniency with deadlines; providing in time-period extensions. This applies to claim submissions, proof of loss, notice and proof due dates, medical record due dates, appeal deadlines and receipt of repayment due to overpayments.
- Accepting verbal change-of-address requests. We're suspending our best practice to request address changes in writing, provided the claimant verbally confirms appropriate information to establish identity.
- Offering the option to active direct deposit for short-term disability claims. This is standardly offered for long-term disability claims.
- Waiving the 10-day waiting period for stop payment procedures. By waiving the waiting period that usually applies with reissuing payment, we can reissue an employee's benefits more quickly.

*\*Please refer to the attached LFG Claim Protocols 03 23 20 1220.pdf.*

### **ADDITIONAL RESOURCES:**

#### **Lincoln's Position in Response to COVID-19 Federal and State Legislative Updates**

Attached is our formal response to both Federal and State (New York, California) COVID-19 Specific legislation.

*\*Please refer to the attached LFG Positions on legislation 03 23 20 1220.pdf*

#### **Lincoln's COVID-19 Guidance Hub:**

Lincoln Financial has built a website for you and your customers providing the latest regulatory information and guidance related to the COVID-19 Virus. Please visit our COVID-19 Guidance Hub by clicking on the link below.

## **Can employers continue offering coverage to employees if there is a reduction or hours below FT or not actively at work in response to COVID-19?**

### **Actively at Work/Continuation of Coverage Provision**

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), we will still consider this employee actively at work and therefore eligible for Lincoln Financial coverages. Our intent is to cover all employees who would have been eligible for coverage had business not been interrupted by the COVID-19 situation. This includes newly hired/enrolled employees and those whose coverage LFG is taking over from a prior carrier.

Our stance is that 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.

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.

# MetLife



## **Will you have any additional grace period for premium payments in response to COVID-19?**

### **ADDITIONAL RESOURCES:**

During this period of uncertainty, MetLife will make an exception to extend the Grace Period for premium payment to 60 days after the Premium Due Date, for customers with a policy Grace Period less favorable than 60 days. Customers with Grace Periods greater than 60 days will retain the Grace Period in their policy. This policy will be applied for all premiums due **3/1/2020** and forward, until this crisis is deemed over, as well as apply to any premium within the current 30-day grace period. MetLife will continue to monitor the situation and will provide additional guidance as it becomes available. We are also monitoring state specific mandates and will comply with those mandates. As the coronavirus situation continues to evolve, MetLife will review this guidance for necessary actions and provide updates where the guidance or process has changed.

### **ADDITIONAL RESOURCES:**

[https://www.metlife.com/COVID-19\\_US\\_Customer/](https://www.metlife.com/COVID-19_US_Customer/)

## **Can employers continue offering coverage to employees if there is a reduction or hours below FT or not actively at work in response to COVID-19?**

As a response to these unique events, and assuming premium continues to be remitted to MetLife:

- 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 purposes of group life, the 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.
- 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 **May 31, 2020**, to continue their coverage for 60 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.

In all instances, if your group policy allows for longer periods of continued coverage under any of the circumstances outlined above, we will honor the longer period of time.

# National General



## **Will you have any additional grace period for premium payments in response to COVID-19?**

Yes, 30 day grace period.

ADDITIONAL RESOURCES:

## **Can employers continue offering coverage to employees if there is a reduction or hours below FT or not actively at work in response to COVID-19?**

No answer received – More updates to come at later time.

# Principal



## **Will you have any additional grace period for premium payments in response to COVID-19?**

We understand this might be a financially challenging time. So we're extending grace periods to 60 days for monthly bills through **June 1, 2020**. Plus, we're actively monitoring grace period changes at a state level and will implement those requirements that have a grace period longer than 60 days. This is a rapidly changing situation. We'll continue to monitor and adjust information, so check back for updates.

Email [groupbenefitsadmin@principal.com](mailto:groupbenefitsadmin@principal.com) or call **800-843-1371**.

All renewals from May – August are getting rate passes (no increases) – for groups under 500.

### **ADDITIONAL RESOURCES:**

<https://www.principal.com/insurance-coverage-and-covid-19>

## **Can employers continue offering coverage to employees if there is a reduction or hours below FT or not actively at work in response to COVID-19?**

Our standard practice is to continue coverage until the end of the month. However, as an administrative exception due to impacts from COVID-19, any employee with a reduced schedule on or after **March 1, 2020** until **April 30, 2020** will continue to be covered until **May 31, 2020**, provided the employer pays premiums. Premiums should be paid at the full-time rate in place prior to the reduction in hours.

# Reliance Standard

## **RELIANCE STANDARD**

**Will you have any additional grace period for premium payments in response to COVID-19?**

More info to come.

**Can employers continue offering coverage to employees if there is a reduction or hours below FT or not actively at work in response to COVID-19?**

More info to come.

# Smile Saver



## **Will you have any additional grace period for premium payments in response to COVID-19?**

During this period of uncertainty, MetLife will make an exception to extend the Grace Period for premium payment to 60 days after the Premium Due Date, for customers with a policy Grace Period less favorable than 60 days. Customers with Grace Periods greater than 60 days will retain the Grace Period in their policy. This policy will be applied for all premiums due 3/1/2020 and forward, until this crisis is deemed over, as well as apply to any premium within the current 30 day grace period. MetLife will continue to review the situation and will provide additional guidance as it becomes available.

## **Can employers continue offering coverage to employees if there is a reduction or hours below FT or not actively at work in response to COVID-19?**

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.

# Unum



## **Will you have any additional grace period for premium payments in response to COVID-19?**

- We are placing a 30-day hold on all policy lapses and terminations.
- This means that nothing detrimental will occur to your policies, or your employees' policies for the next 30 days.
- After the next 30 days, we will reevaluate the situation. If your policy is facing a lapse or termination, we will communicate next steps with you.
- We will continue to stay aligned with any state mandated disaster notices or regulations and update our processes accordingly.

### **ADDITIONAL RESOURCES:**

- Please see FAQ
- Furthermore, this link provides access to LIVE information regarding Covid-19.
- Can employers continue offering coverage to employees if there is a reduction or hours below FT or not actively at work in response to COVID-19?
- We understand that COVID-19 is a challenging situation, and we want to help our customers navigate this unique event and maintain coverage. If employees are required to work reduced hours or are temporarily laid off, or furloughed, they will continue to have coverage.

As an accommodation, and provided premiums continue to be remitted to Unum:

### **For group-based products:**

- 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; and
- Furloughed employees will remain eligible for coverage up to the leave of absence term that is in the policy, or 60 days – whichever is greater.

### **For Accident and Health:**

- As long as the enrollment file indicates coverage and the employee continues to pay premiums, their coverage remains in force.
- If the employee doesn't request direct bill within 30 days as directed in Unum's conservation letter then a policy would be terminated.

### **For Dental:**

- Furlough or leave of absence is covered up until one year as long as premium is paid.

# Vision Plan of America



**Will you have any additional grace period for premium payments in response to COVID-19?**

PENDING CARRIER RESPONSE.

**Can employers continue offering coverage to employees if there is a reduction or hours below FT or not actively at work in response to COVID-19?**

PENDING CARRIER RESPONSE.



## VSP

### **Will you have any additional grace period for premium payments in response to COVID-19?**

Yes, at this time we are allowing an additional 60 days grace period for premium payments. And also, yes, employers can continue to offer coverage to employees regardless of hours worked. All VSP clients monitor and administer their own eligibility requirements and can make updates accordingly. Our only ask is that they do so uniformly across their population.

COVID-19 Update: VSP members can now receive essential medical eye care services during the month of April.

#### **ADDITIONAL RESOURCES:**

On our website, there are links that take employers, members and brokers to landing pages where we address Covid-19.

<https://www.vsp.com/eyewear-wellness/in-the-community/coronavirus-response>

### **Can employers continue offering coverage to employees if there is a reduction or hours below FT or not actively at work in response to COVID-19?**

PENDING CARRIER RESPONSE.