



COVID-19 Ancillary Carrier Survey

Last Updated

January 11, 2021

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Ameritas



Will follow up

BEST Life



Still working things out for W&b

ChoiceBuilder



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.

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

PENDING CARRIER RESPONSE.

California Dental Network

California Dental Network
A DentaQuest company

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.

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:

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.

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?

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.

Humana

Humana

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

No additional grace periods for premium payments relating to COVID-19 are currently in place. Groups can request extensions and work with Humana in regards to payment plans.

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?

Humana has relaxed its actively at work provision meaning laid off or furloughed members can remain covered under the group's coverage through 03/31/2021.

Will coverage terminate if the payment is late?

Yes

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

Coverage can be continued through 03/31/2021 if furloughed or laid off. Terminations are processed per the group's request.

Attached is a copy of the most recent COVID informational flyer that can be found at

<https://www.humana.com/employer/coronavirus>.

Landmark Health Plan



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

No

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

Will coverage terminate if the payment is late?

No, but if more than 30 days late we will send a notice of start of grace period. If payment is not received within the grace period the group will be terminated for non-payment.

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

Yes, as long as the employer does not terminate them from the policy.

Liberty Dental Plan



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

LIBERTY will continue offering a premium grace period of 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?

We will follow the employer's respective requirements for their employees' dental benefits. Employers that continue to deem employees eligible who transitioned to part-time or furlough status can remain eligible for coverage as long as the employer continues to report them as eligible and pays premium.

Will coverage terminate if the payment is late?

LIBERTY will continue to provide coverage during the extended premium grace period of 60 days.

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

We will follow the employer's respective requirements for their employees' dental benefits. Employers that continue to deem employees eligible who are laid off or in a furlough status can remain eligible for coverage as long as the employer continues to report them as eligible and pays premium.

Lincoln Financial Group



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.

MetLife



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

We are no longer offering grace period extensions outside of those in our contract or those required to comply with state specific mandates. We continue to monitor the impact of COVID-19 and will revisit this position if needed.

If there are any specific payment issues, please reach out to the Met sales/service team.

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 the COVID-19 pandemic may require customers to unexpectedly furlough, temporarily lay-off or reduce hours/salary for employees. For the provision below, furlough is considered to be a one-time event.

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 June 30, 2020, to continue their coverage for 90 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.

Will coverage terminate if the payment is late?

See response to question 1

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

See response to question 2

National General



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

National General will ensure that all state-specific regulatory requirements are followed, as applicable. In general, you have a 30-day grace period. During the grace period, claims will pend until payment is received. Your Plan can be reinstated up to 60 days after the date of non-payment (lapse). If this happens, you should call the National General Benefits Solutions Account Management team to request reinstatement

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?

National General Benefits Solutions will waive or reduce the minimum hourly requirement for currently covered employees if the employer desires to make such a change to its eligibility criteria. Any such waiver or change will only apply to enrolled employees who were previously considered eligible for coverage under the prior (standard) minimum hourly requirement. The standard eligibility hourly requirements will apply to all employees who were not previously covered. All other eligibility and payment requirements will still apply. • This exception will be allowed through September 30, 2020, unless otherwise communicated.



NGBS COVID-19
Vaccine FAQ 12.23.20



NGBS-COVID-19-EM
PLOYER-FAQ-072720

Principal



All of the COVID-19 related accommodations have expired.

Reliance Standard

RELIANCE STANDARD

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.

Smile Saver



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If there are any specific payment issues, please reach out to the Met sales/service team.

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 - 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 June 30, 2020, to continue their coverage for 90 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.

Will coverage terminate if the payment is late?

See response to question 1

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

See response to question 2

Unum



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

We understand that COVID-19 presents a very unique challenge, and we want to help you maintain coverage for your employees. Your contract of benefits contains a premium grace period that allows coverage to continue for a period of time. Please refer to your contract to review the provisions and administration of the grace period.

As your grace period nears expiration, we will communicate with you before your coverage lapses, to work through your situation and better understand your ability to remit payment. Any dental or vision service rendered after the grace period expiration will pend (neither deny nor process) until the premium is paid to date; or the policy is terminated. Additionally, we are closely monitoring any state directives on premium grace periods and will update our guidelines and processes with state notices as appropriate.

If your policy does terminate, we will work closely with you through the reinstatement process.

If you would like to discuss your specific issue and request, please contact Ask Unum at askunum@unum.com or connect with your Billing Coordinator.

[*Click Here for COVID-19 Updates and FAQ*](#)

Vision Plan of America



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

Standard Grace Periods apply (but it takes a while for a group to be termed).

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

Will coverage terminate if the payment is late?

Individuals terminate at the end of the month (VPA is a pre paid plan), but coverage may be reactivated upon payment. Groups do not automatically term.

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

As long as premiums are paid coverage will continue.

VSP

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

VSP will provide summary level billing to clients on a monthly basis. Payment is expected within 30 days from the date the bill is received.

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?

VSP does not maintain nor update specific group eligibility and participation requirements within our system. Because the group is either providing VSP with membership information directly or utilizing the on-line system to make enrollment changes, we rely on those updates to be qualified per the group's established eligibility and participation guidelines. VSP will honor whatever changes and/or exceptions the group elects to make to their eligibility and participation requirements, as long as the changes are made on a non-discriminatory basis. Please let me know if you need anything else.

Will coverage terminate if the payment is late?

The group and broker will be notified if the payment is not received within 90 days and at that point benefits will be pended until payment is received.

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

At VSP we believe that everyone deserves to see clearly--whether they have employer-sponsored benefits or not. We have a couple of options for helping your clients' employees maintain their own vision care coverage.

If an employee is eligible for COBRA, they can elect to continue their vision coverage through that program. (note that there is a cost for this extension of existing coverage, and that it varies for each individual. VSP may not be the administrator of this program.)

For clients who are laying off employees, another option you may want to share with them is the VSP Individual Vision Plan. This is a full-service plan that includes eye care and eyewear at low monthly rates for termed group members. In addition to care from VSP's network of independent doctors, Individual Vision Plans also provide access to retail options including Visionworks locations, and Eyeconic, VSP's "always open" online store.