

**Employee Benefits Ancillary Carrier
COVID-19 Grace Period and
Furlough Guidelines**

**INFORMATION CURRENT
AS OF: 12:45 PM EST
4/3/2020******

| Carrier Name | Grace Period Guidelines | Billing Grace Period? | Grace Period Length/Notes | Furloughed Employee Guidelines | Furloughed Employees still eligible for benefits? | Furloughed Employees details | Carrier Info Site |
|--------------------------------|-------------------------|-----------------------|---|--------------------------------|---|--|---|
| Ameritas | | Yes | 60 day premium grace period while offering coverage and claims payment. Following state mandated grace period as a temporary exception to Ameritas policy | | See carrier website | | https://my.visme.co/view/ |
| Cigna | | NA | NA | | NA | NA | https://www.cigna.com/ |
| Companion | | Yes | Extending grace period for remitting premium payments | | Yes | Recognizing eligibility of employees with Temporary Reduction of Hours. Re-hires of laid off employees within 12 months can be enrolled without waiting period or evidence of insurability. | https://www.companionlife.com/ |
| Delta Dental (varies by state) | | Yes | Will not terminate dental benefits for non-payment through June 30, 2020 | | Yes | Providing dental benefits as long as group dental benefit contract remains in place and employee or dependents continue to be enrolled in the plan. Group contract-holders responsible for collecting and remitting payment. | https://www.deltadental.com/ |
| Guardian | | Yes | Grace period extends an additional 30 days to pay premium - unless otherwise directed by department of insurance | | Yes | Effective 3/1/2020, employee who was enrolled as of that date will be eligible for benefits until 4/30/2020 if premium continues to be paid when full-time employee's hours are reduced and fall below benefits minimum hourly work requirement or employee is furloughed or laid-off. | https://www.guardianlife.com/ |
| Hartford | | Yes | Until June 1, 2020, will not cancel policies due to non-payment - bills must be from February, March, and April 2020. | | Yes | All leaves occurring on or after 3/1/2020 , policyholder may elect to continue coverage for those employees through 4/30/2020 by continuing to pay total premium (including employer and employee paid premium) | https://www.thehartford.com/ |
| Humana | | NA | NA | | NA | NA | https://www.humana.com/ |
| Lincoln | | Yes | Standard grace period extended to 60 days on all policies and service agreements | | Yes | As long as premium is paid, employees can maintain coverage as if at work through May 1, 2020 OR in accordance with Continuation provisions in policy if those are more generous. | https://www.lfg.com/public/ |
| Metlife | | Yes | Standard 30 day grace period offered on all converages. If payment cannot be made during grace period, contact Metlife about a payment plan. | | Yes | If certificate does not include furloughs as approved leave, any furloughs occurring on or after 3/1/2020, policyholder may elect to continue to pay premium through 4/30/2020. | https://www.metlife.com/ |
| Mutual of Omaha | | Yes | Following direction of individual states and Department of Insurance on actions per grace periods and non-payment cancellations. | | Yes | The policyholder may elect to continue to pay premium for furloughed employees through 4/30/2020. | http://www.mutualofomaha.com/ |
| Principal | | No | Coverage remains active as long as premium is paid. | | Yes | Coverage remains active as long as premium is paid, continuing to the end of the month. If layoff/furlough extend into following month, coverage is active if premium is paid. | https://www.principal.com/ |
| Reliance Standard | | Yes | Following direction of individual states that released guidelines tied to COVID-19. After grace period ends, Reliance Standard will communicate and work with clients before coverage lapses to remit premium ongoing. | | Yes | 60 calendar days from effective date of the change. Employer must maintain the employee's same employment status and continue all premium payments. | http://www.reliancestandard.com/ |
| Standard | | Yes | The Standard works with policyholders on case by case basis who need extended grace periods due to COVID-19, in accordance with any applicable state insurance directive. | | Yes | Subject to continued payment of premium, these coverages can be continued through June 30, 2020. | https://www.standard.com/ |
| Sunlife | | NA | NA | | NA | NA | https://www.sunlife.com/ |
| United Healthcare (Specialty) | | TBD | TBD | | Yes | Varies by customer. Standard policy language allows for coverage to continue due to temporary layoff through end of month following the month in which layoff began. | https://www.uhc.com/ |
| Unum | | Yes | Contract contains grace period which allows for continued employee coverage for a period of time. Unum is closely monitoring state directives and adjusting as necessary. | | Yes | For group based products, up to 60 days or a greater contract provision. For Accident/Health based products, as long as file indicates coverage and employee continues to pay premium. For Dental, up to one year - if premium paid. | https://www.unum.com/ |
| Table notes | | | | | | | ****PLEASE REFER TO YOUR CONTRACT AND CARRIER INFO SITE FOR SPECIFIC DETAILS. THIS IS AN AGGREGATION OF DATA RECEIVED AND IS SUBJECT TO CHANGE AS THE SITUATION CHANGES. |