



PLEASE NOTE: This information is subject to change at any time. State mandates may override carrier's premium relief and/or eligibility requirements.

Carrier	Premium Billing	Expanded Eligibility	COVID-19 Website	Upcoming Webinars	Webinar Link
Aetna	No changes as a response to COVID-19. Aetna has a standard payment deferral option that is reviewed on a case by case basis. The employer must contact the Aetna Answer Team directly to request payment extensions.	No changes as a response to COVID-19. For employer groups in the 51-100 market, there is a standard policy in place addressing layoffs, furloughs, or reduction of hours. At the employer's discretion, coverage can continue through the end of the following month in which the change occurs. For example, if layoffs occur March 25 th , coverage can be extended through the end of April.	Link		
CareFirst	No decisions announced as of 3/24/2020.	No decisions announced as of 3/24/2020.	Link		
Cigna	No payment deferrals or grace period extensions at this time but may be considered on a case by case basis.	An active and enrolled employee working 30 hours or more per week as of March 1st who is furloughed or has hours reduced below normal full-time eligibility may remain on the plan for the duration of the extended relief period as long as fee and premium payments are made. Employers must confirm that the employees who remain on the plan through the extended relief period were active and covered by the plan as of March 1st, 2020. The carrier reserves the right to audit.	Link		
Eyemed	60-day grace period extension; any State mandates will supersede this extension.	Normal termination rules apply. Employers may choose to subsidize COBRA for terminated employees. One of the key considerations for rehired employees is whether they will be required to complete a new waiting period if they are rehired. EyeMed's current policy does not require employees to satisfy a waiting period. EyeMed benefits are applied consistent with waiting periods implemented by the employer. Employers can choose to waive the waiting period for rehired employees.	Link		
Guardian	Extension of an additional 30 days beyond the standard 30-day grace period for a total of 60 days. Example: Premium due March 1, 2020 would normally have a grace prior to April 1, 2020 before cancellation, due to the pandemic, the grace period has now been extended to May 1, 2020.	"Leave and layoff" provision can be utilized for Basic Life, Dental, and Vision. This provision allows for benefits to be continued for members who experience a layoff or take a leave of absence. The benefits are continued provided that the premium for that member is paid. This provision is for an employee who needs time off for reasons other than illness/disability (including pregnancy). The group must offer the provision to all members or to no members. Group must notify Guardian if they are using this provision.	Link	March 25th 12:00 PM ET	Link to recording will be provided when available.
Kaiser Permanente	60 day grace period. Carrier is suspending all terminations for the month of April.	As long as the group and employee are current on their monthly payments, Kaiser Permanente will allow employees that would otherwise have lost eligibility to remain on the plan.	Link	March 27th 12 PM ET	Register Here
Lincoln Financial	60-day grace period extension, retroactively effective 3/1/2020; any State mandates will supersede this extension. The carrier will reassess their position by 5/1/2020.	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. 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.	Link		
MetLife	60-day grace period extension applied for all premiums due 3/1/2020 and forward, until the crisis is deemed over; any State mandates will supersede this extension.	As an accommodation effective 3/1/2020, if the certificate does not include furloughs as an approved leave of absence, furloughed employees will be treated as if they are on an approved leave of absence and will remain eligible for coverage for 60 days, provided premiums continue to be remitted to MetLife. Please contact your Client Manager for details.	Link		
Mutual of Omaha	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. At this time, this applies to CA, OK, AK, WV, NY only.	Effective 3/1/2020 through 4/30/2020, if an employee's hours fall below the minimum hours worked as defined in the policy, these employees will be treated as eligible for benefits and actively at work, provided premiums continue to be paid to Mutual of Omaha for the original amount of insurance prior to the reduction in hours.	Link		

SunLife	Extension of an additional 30 days beyond the standard 30-day grace period for a total of 60 days.	<p>Providing the premium is paid and the Policy stays in force, we are administratively extending our period of continuation on all group coverages to the earlier of: 90 days or the end of the period when a person is unable to work, is working reduced hours, or is not working from their usual work location</p> <p>This administrative extension of the continuation timeframe is available for the period of March 13, 2020 until September 1, 2020 and should be applied uniformly at the employer level and not by individual selection. Note: The longest period of continuation is 90 days. The 90 days could start now or it could start later, but it cannot go beyond September 1, 2020.</p>	Link	March 25th 4:00 PM ET	Link to recording will be provided when available.
The Standard	Coverages can be continued through June 30, 2020, while employees are not working due to a partial or full furlough or temporary layoff occurring on or after March 1, 2020.	<p>For employees who return to work within 12 months as of March 1, 2020, and become covered again within 30 days of returning, any coverage that was in effect when the employees' work hours were reduced will be reinstated for both the employees and their dependents.</p> <p>Employees who return to work after March 1, 2021, and employees who were not insured prior to the reduction in the employee's work hours, may become insured as a new employee.</p> <p>See carrier website for details.</p>	Link		
United Healthcare	Requests reviewed on a case by case basis.	<p>Through May 31, 2020, UnitedHealthcare is temporarily relaxing its requirement that employees be actively working to be eligible for coverage and will allow you to cover your reduced hour employees, as long as you pay the monthly premium. Please note that you must offer this coverage on a uniform, non-discriminatory basis.</p> <p>UHC is also offering fully insured groups a special open enrollment period from 3/23 to 4/6 to allow employees who were previously not enrolled to enroll for an effective date of 4/1. Standard waiting periods are waived but existing eligibility rules apply (small employers size 2-50 will need a wage and tax statement to validate an employee's eligibility). Please contact your Client Manager for additional details.</p>	Link		
Unum	Requests reviewed on a case by case basis.	Requests reviewed on a case by case basis.	Link		



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