



**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
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 <sup>th</sup> , coverage can be extended through the end of April.	<a href="#">Link</a>
Aetna Funding Advantage (AFA)	Aetna will provide an extended grace period for March through May 2020. This will apply to stop loss premium, ASC fees and maximum claim funding.	Until 7/31/2020: -Employers can maintain employees who are temporarily laid off on AFA plans as long as premiums are paid and employees are not terminated. -Waiting periods can be waived if employees return from layoff. -Employers can maintain employees who have a reduction in hours on AFA plans as long as premiums are paid and employees are not terminated.	
CareFirst	Employers can request to defer up to two months of premium with no interest or penalty. Deferred premium satisfied over time through scheduled periodic payments.	Furloughed or laid-off employees can stay on the plan with the expectation that premium payments continue to be made. New hire and re-hire wait periods will not apply. Employees can enroll or re-enroll on a date determined by the group or plan administrator. CareFirst will allow those who are uninsured to enroll at this time. Existing members can change their current benefit plan election only for a qualifying event.	<a href="#">Link</a>
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.	<a href="#">Link</a>
Discovery Benefits	Employees may decrease DCA elections due to schools/daycare/child care being closed or unavailable.	Standard definition of qualifying events already includes: change in daycare providers, increase/decrease in cost of qualifying daycare expenses, employment status.	<a href="#">Link</a>
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.	<a href="#">Link</a>

Guardian	<p>Extension of an additional 30 days beyond the standard 30-day grace period for a total of 60 days.</p> <p>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.</p>	<p>"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.</p> <p>3/27/20 Update: The above accommodation has been updated to include Short-Term Disability as well as Accident and Cancer, Critical Illness, hospital Indemnity, Life, Accidental Death and Dismemberment, Optional Life, and Optional Accidental Death and Dismemberment products. It will now extend through 6/30/2020.</p>	<a href="#">Link</a>
Humana	The grace period remains at 30 days pending any additional state regulations.	Effective through 5/31/20, laid off employees can continue coverage as long as one employee remains active and premium continues to be paid by the employer.	<a href="#">Link</a>
Kaiser Permanente	60 day grace period. Carrier is suspending all terminations for the month of April.	<p>As long as the group is current on their monthly payments, Kaiser Permanente will allow employees that would otherwise have lost eligibility to remain on the plan. Employers may keep laid off employees or employees with a reduction in hours below the 30-hr minimum, on the plan but the employers are responsible for the entire premium of that employee. No time limit has been set but Kaiser hopes that they see a return-to-work in 2-3 months.</p> <p>Employers may waive the re-hire waiting period. If employees return to work within the same calendar year, deductibles met will be credited. If they do not return within the calendar year, deductibles will reset.</p>	<a href="#">Link</a>
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.	<p>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.</p> <p>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.</p>	<a href="#">Link</a>
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.	<p>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.</p> <p>3/27 Update: MetLife's furlough stance has changed slightly. DI will stay at 60 days, but other lines have been increased to a year. See MetLife website for details.</p>	<a href="#">Link</a>
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.	<a href="#">Link</a>

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>	<a href="#">Link</a>
The Hartford	To support our Group Benefits policyholders during the challenging days ahead, until June 1st 2020, we will temporarily suspend policy cancellations due to non-payment of premiums for payments due for February, March and April 2020. Please contact your account representative for more information.	No publicly posted update as of 3/26 but confirming with the carrier.	<a href="#">Link</a>
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>	<a href="#">Link</a>
United Healthcare	<p>Requests reviewed on a case by case basis.</p> <p>For GBS Groups: For hardship cases, carrier requires a letter/email from the employer requesting assistance. Once letter is received, GBS must submit to UHC for consideration. Send to Lisa Pokorney, GBS Billing Coordinator at lisam.pokorney@uhc.com. Collection efforts are to continue if letter with explanation of hardship is not provided.</p>	<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>	<a href="#">Link</a>
Unum	Requests reviewed on a case by case basis.	Requests reviewed on a case by case basis.	<a href="#">Link</a>