



CLAIM PREMIUM/BILLING

Q: With the Coronavirus impacting so many people in our nation, how will The Hartford alter its lapsation policies?

A: In response to the evolving situation of Coronavirus (COVID-19), The Hartford is taking a proactive measure to help Group Benefits policyholders who may be experiencing business disruption. Effective immediately, our standard Billing process will continue with the following accommodations for Group Benefits customers for all lines of coverage.

Grace Period: As a courtesy to our Group Benefits policyholders, we have extended all grace periods until June 1, 2020 for customers with payments due for their February, March and April 2020 bills to allow continuing insurance coverage through June 1, 2020.

Premium bills will continue to be issued timely.

AutoPay: Customers who are currently on AutoPay or repetitive EFT will continue the normal premium debits unless canceled by the customer.

Commissions: Commissions for Group Benefits business will continue to be processed and mailed at this time. If any checks are returned, the commission team will work with the sales office to determine if we can utilize an alternate mailing address. Producers will receive a notification regarding any delays in commission cycles.

Furloughed Employees and Reduced Hours

Q: Will Employer Life, Stand-alone ADD, Disability, Accident, Hospital Indemnity and Critical Illness coverage be continued for employees who were enrolled and actively at work prior to a furlough or other unpaid Leave of Absence related to COVID-19?

A: We understand that the COVID-19 pandemic may require customers to place employees unexpectedly on a temporary unpaid Leave, and employee certificates may not include an applicable continuation provision. When that is the case, as an accommodation for Leaves occurring on or after 3/1/2020, the policyholder may elect to continue coverage for those employees through 4/30/2020 by continuing to pay all premium, including employer-paid and employee-paid premium. We are continuously reviewing this situation and will provide additional guidance as it becomes available.

Q: Will Employer Life, Stand-alone ADD, Disability, Accident, Hospital Indemnity and Critical Illness coverage be continued for enrolled employees whose hours are reduced in connection with/related to COVID-19?

A: We understand that the COVID-19 pandemic may require customers to unexpectedly reduce employee hours below the minimum hours defined in the certificate for eligibility, and employee certificates may not include an applicable continuation provision. When that is the case, as an accommodation for a reduction in hours occurring on or after 3/1/2020, the policyholder may elect to continue coverage for those employees through 4/30/2020, within the plan they were in prior to the reduction in hours, by continuing to pay all premium at the pre-reduction level, including employer-paid and employee-paid premium.

Federal Changes

Congress passed sweeping legislation March 18, 2020 that will deliver economic relief to employees unable to work because of the COVID-19 crisis. The new law requires employers with fewer than 500 employees to provide 10 days of short-term emergency Paid Sick Leave for employees to care for themselves or others due to quarantine or illness and, if needed, 10 weeks of paid FMLA to stay home with a child due school or daycare closings. Employers pay for the benefits and will receive tax credits in return.

As the leader in Leave Management¹, The Hartford is preparing to begin administering the Leave component of the new FMLA provisions as soon as the law takes effect.

State Changes – New York

The state of New York enacted a new law on March 18, 2020 that requires most employers to provide Paid Sick Leave (PSL) of one to two weeks, depending on employer size and income. Employees needing to be out longer than the new Paid Sick Leave durations are then eligible to receive NY Disability (DBL) or Paid Family Leave (PFL). The law takes effect immediately.

As the leading New York State Disability insurance carrier providing Group Disability, Life, and Absence benefits², The Hartford is preparing to begin administration of the emergency DBL and PFL components of this new law.