



Are employees who were actively at work prior to a furlough or layoff, and enrolled for Life, Disability, Critical Illness, Accident, Dental or Vision coverage, eligible for benefits while on furlough or laid off status?

Due to the Covid-19 pandemic, for any employee who is furloughed or laid off, on or after 3/1/2020, the policyholder may elect to continue to pay premium for those employees through 4/30/2020. Paid premium is based upon wages prior to furlough or layoff. Those employees will be considered eligible for benefits, for all products listed above, under the continuation of insurance provision through 4/30/2020. Pre-ex provisions will not apply to employees who regain actively at work status for any applicable product prior to 4/30/2020. Mutual of Omaha will continue to review the situation and will provide additional guidance as it becomes available.

Are employees who were actively at work prior to a furlough or layoff on a prior carrier's policy, eligible for benefits at takeover while on furlough or laid off status?

Due to the Covid-19 pandemic, Mutual of Omaha will grandfather employees currently on furlough or laid off status on a prior carrier's policy, as eligible for benefits through 4/30/2020 provided premiums continue to be paid to Mutual of Omaha and the furlough occurred on or after 3/1/2020. Mutual of Omaha will continue to review the situation and will provide additional guidance as it becomes available.

Are employees who are enrolled for Life, Disability, Critical Illness, Accident, Dental or Vision coverage, and whose hours are reduced below the minimum hours required in the policy definition for eligibility, eligible for benefits?

Due to the Covid-19 pandemic, 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. Mutual of Omaha will continue to review the situation and will provide additional guidance as it becomes available.

Are employees who are below the minimum numbers of hours required on a prior carrier's policy, eligible for benefits at takeover?

Due to the Covid-19 pandemic, Mutual of Omaha will grandfather employees who currently fall below the minimum number of hours required, as eligible for benefits through 4/30/2020 provided premiums continue to be paid to Mutual of Omaha and the reduction of hours occurred on or after 3/1/2020. Paid

premium is based upon wages prior to the reduction in hours. Mutual of Omaha will continue to review the situation and will provide additional guidance as it becomes available.

Are owners and partners who elect to reduce or take no salary eligible for benefits?

Owners and partners will be eligible for benefits so long as premiums are paid based on their covered payroll prior to the reduction in salary. For disability coverages, if they should become disabled, benefits will be paid based on covered payroll prior to reduction in salary.