

Coverage questions

Is an individual who is quarantined but not sick or diagnosed with the coronavirus considered disabled?

Generally, we do not consider quarantined workers to be disabled unless they have a medical condition that results in restrictions and limitations that satisfy a policy's definition of disability.

Are quarantined individuals "in active employment"? Does coverage continue during a quarantine?

Generally, we would consider a quarantined individual to be in "active employment" if the employee is quarantined pursuant to a government order or if the employee's quarantine is an approved leave in accordance with the leave provisions of the applicable policy.

We will consider individuals who self-quarantine to be in active employment for a period of time consistent with the quarantine period recommended by the Center for Disease Control (currently 2 weeks).

An individual's coverage will continue while they are quarantined per these guidelines if premiums are paid.

Will Unum offer any coronavirus-related riders or enhancements to STD and AD&D?

We will be working with policyholders on a case-by-case basis to consider solutions when requested. At this time we have no products specific to Coronavirus, but are reviewing all available options for our customers.

Would Unum be willing to offer additional coverage to employees working on coronavirus teams or task forces?

We recognize that our customers in the health care provider industry in particular have a unique set of considerations when thinking through coronavirus risks and related benefit coverage for their employees. Unum is committed to working with our customers to assess their needs and develop appropriate coverage solutions. We will evaluate each request of this nature for U.S.-based coverage on a case-by-case basis, taking into account the distinct characteristics of the customer and the related risk.

Do Unum's products and services cover coronavirus-related claims?

Some of Unum's products would cover coronavirus-related claims, and we will follow the provisions set forth in our policies and service agreements to determine coverage as

we would any other diagnosis. See below for a brief description of whether product lines provide coverage for coronavirus-related claims, assuming all other policy provisions have been met.

Leave services

Coronavirus Coverage: Given current federal law, which is evolving in real-time, generally quarantined employees are not entitled to FMLA unless they meet the definition of a serious health condition. FMLA typically will not be applicable, as quarantine itself does not qualify as a serious health condition. The applicable regulations generally define serious health condition as an illness, injury, impairment, or physical or mental condition that involves inpatient care or continuing treatment by a health care provider. However, if a serious health condition develops from the underlying condition for which the individual was quarantined, we would then review to determine if FMLA is applicable. In addition, we will consider applicable state leave laws and any corporate leave policies currently administered by Unum. Should federal leave law change, we will update this guidance accordingly. [View more leave guidance below.](#)

Short Term Disability products (individual and group)

Coronavirus coverage: If a person is diagnosed with coronavirus, a claim for fully-insured STD benefits would likely be payable after the elimination period if the definition of disability has been met. Individuals who are quarantined without a diagnosis and not sick generally would not have a payable claim.

Administrative Services Only (ASO): While we generally follow the same approach we use with fully-insured STD customers, we will work with our ASO self-insured customers to administer their plans in accordance with their needs.

Critical Illness products

Coronavirus Coverage: coronavirus is not considered a covered condition under our Critical Illness products except where 'Infectious Disease' is noted as a payable benefit in the contract. In such circumstances, the definition which generally includes the requirement of a positive diagnosis and confinement for a minimum of 14 consecutive days must be met.

Americans with Disabilities Act services

Coronavirus Coverage: If a person is diagnosed with coronavirus, ADA services would request and evaluate medical information to determine if the severity of illness rises to the level of disability under ADA or any state equivalent laws. Individuals who are quarantined without a diagnosis and not sick generally would

not be considered disabled. In addition, the [EEOC has published guidance for employers](#) on specific workplace practices and inquiries related to COVID-19.

Long Term Disability and Life Waiver of Premium (individual and group)

Coronavirus coverage: If a person is diagnosed with coronavirus, a claim for fully-insured LTD and/or LWOP benefits would likely be payable after the elimination period if the definition of disability has been met. As with STD, individuals who are quarantined but not sick generally would not have a payable claim.

Administrative Services Only (ASO): While we generally follow the same approach we use with fully insured LTD customers, we will work with our ASO self-insured customers to administer their plans in accordance with their needs.

Individual Disability Income products

Coronavirus coverage: While definitions of disability vary, IDI would likely approve a claim filed by someone with a coronavirus diagnosis if the definition of disability has been met. IDI elimination periods generally extend beyond a quarantine period. As with other products, individuals who are quarantined but not sick generally would not have a payable claim.

Long-Term Care products

Coronavirus Coverage A Long-Term Care claim filed by individual diagnosed with coronavirus would likely be payable if they meet the policy definition and they are receiving covered services. If a claimant is quarantined and not receiving covered services, no benefits would likely be payable.

Accident products

Coronavirus Coverage: Accident products do not provide benefits for the diagnosis or treatment of coronavirus except where the product includes a Sickness Hospital Confinement Rider which may provide benefits due to the confinement of a covered sickness.

Hospital Indemnity products

Coronavirus Coverage: Admission/confinement due to a positive diagnosis of Coronavirus may be considered for eligible benefits provided all other provisions of the policy are met. This includes, but is not limited to, meeting the facility definition to which the insured is admitted/confined.

Life insurance products

Coronavirus Coverage: Coronavirus is a covered illness for our group and voluntary life insurance products. Benefits would be paid according to policy provisions.

Accidental Death & Dismemberment products

Coronavirus Coverage: Accidental Death & Dismemberment coverage does not apply with a coronavirus diagnosis.

Work-life balance employee assistance program (EAP)

This service can help employees with issues from finding temporary day care to managing anxiety around this pandemic. It also provides guidance for management teams on employee productivity or managing a remote workforce. It's included with group Long Term Disability and is available with group Life Insurance.

Worldwide emergency travel assistance

When traveling, one phone call can connect employees and their family members to medical, legal and other services 24/7, and can provide custom travel support during this pandemic. It's available with group Long Term and Short Term Disability Insurance.