

**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.