

1. If an employee is laid off work due to the COVID-19 situation, are they covered under life and disability coverage? All clients have their own continuation periods that were established at installation. I can't answer this question with a blanket response as each employer's layoff provision could be different. You have already posted to your MB website the best "generalist" answer to this question.
 - a. If they are not, when they return to work will they complete an evidence of insurability? Hartford's "standard" rehire provision allows employees that are rehired within 1 year to be brought back onto the plan at their prior coverage levels as if they had not left (at the employer's own determination) not requiring evidence of insurability. Again, this is set up at a case level though, so each group may differ.
 - b. If they are not, will they wait the waiting period to reenroll? Without knowing which case, and how they set up with your first two questions above I can't answer this.
2. If transitioning to new carrier, will laid off employees be taken over by new carrier? Yes, and /or no. it depends on the line of coverage you are asking about, what the prior carrier's policy had in place, and what we agree to do from an administration standpoint. I'd ask any of your team members that are potentially going to place a new case with us to ask me each question directly so I can review the prior carriers policy and confirm any request with underwriters. Generally, we will cover employees that are in a layoff approved situation with an employer when premiums are paid for life insurance, however disability coverage does not typically start till an employee is back actively at work. Again though, our standard position could change based on each case / what is quoted / what is requested / etc.