

CIGNA: Please note that permanent layoffs are subject to the individual contracts which is why I would need a client name in that scenario. We are not continuing coverage when employees are terminated/permanently laid off.

Effective 3/1/2020, furloughed employees' coverage will continue through 5/31/2020. That date is subject to change. After 5/31/2020, the general Reinstatement Provision in the individual contracts would apply.

If an Employee is on an unpaid leave of absence due to COVID-19 but eligible for coverage under the prior carrier, you would want to reference our Takeover Provision in the policy. Our STD, LTD and Life policies contain a Takeover provision which addresses this (so long as they were covered under the prior plan on the day before our policy effective date). The coverage is essentially offered on a "no loss/no gain" basis.