



## Employer Alert: Now is not the time to cancel group insurance policies!

This is when employees need coverage more than ever. Here are 4 points you should consider right now:

- **Grace Periods for Premium Collection.** – flexible bill paying options from carriers.
- **Continuation of Coverage.** – flexible options to continue coverage for Employees whose hours were reduced or were furloughed and no longer eligible. This also includes portability, conversion or COBRA options.
- **Federal and Statutory Disability/Leave Legislation.** – this is evolving quickly and we are sending out daily alerts to keep you up-to-date.
- **Cost Reduction Options.** – working with carriers for the best in cost, value and creative solutions. In addition to price negotiation, we can tailor alternative plan designs and funding options to maintain quality benefits and control costs.

We are advising people to continue to maintain their coverage and pay the premiums if able. Please **do not cancel**, because this is a time that employees may need benefits more than ever.

We will all get through this together. We are here to help.



Let's Stay Connected

