



## Coronavirus Update: March 25, 2020 Updates

In order to make sure that you are informed of actions by your insurance carrier as well as the government's response to COVID-19, we will continue to provide consolidated updates as we receive them. We will also provide additional resources that we come across.

---

### Horizon BCBSNJ COVID-19 Q&A

Horizon BCBSNJ has just released a COVID-19 Q&A to answer questions pertaining to their COVID-19 policies.

Horizon answers the below questions in the document:

- Can employer groups keep furloughed employees or employees with reduce work hours on their group coverage?
- Will this apply to self-funded employer groups?
- If an employer group's enrollment drops due to COVID-19, will the group be re-pooled or re-rated?
- Is there a time limit for how long a furloughed employee can remain on the plan?
- What happens if an employer extends coverage during the layoff? Will allow them to come back on the plan without having to meet the eligibility-waiting period? If so, how long could one be laid off and not have to meet the waiting period?

[Review Horizon BCBSNJ COVID-19 Q&A Here](#)

---

### Aetna Funding Advantage (AFA) for Small Group FAQs

Aetna is mindful of the many challenges our small business customers and their employees are experiencing as a result of the COVID-19 pandemic. Many customers are experiencing slower sales, reductions in hours, layoffs and more.

[The attached Frequently Asked Questions \(FAQ\) describes options for Aetna's small group customers during this dynamic time](#)

---

## **Guardian: Register for Our COVID-19 Webinar Series**

As the COVID-19 (coronavirus) situation evolves, Guardian wants you to know that keeping you informed is an important priority for us. With that goal in mind, we are bringing you a series of webinars that address how the novel coronavirus is affecting U.S. employers and their workforce. Links to these webinars, along with other important updates, are also available at [guardianlife.com/coronavirus](http://guardianlife.com/coronavirus).

[See attached for Guardian's Invitation](#)

---

## **Dental Care Plus Group (DCPG):**

To reduce some pressure, DCPG is extending the 60-day grace period for premium payment (or administrative fee) to all of our employer group customers as defined by the Ohio Department of Insurance Bulletin 2020-03, regardless of their state of domicile. Specifically, this option includes deferring premium payments coming due, interest free, for up to 60 calendar days from each original premium due date.

[See attached for alert from Dental Care Plus](#)

---

## **Empire BCBS COVID-19 FAQ Document**

Empire BCBS has just released a COVID-19 Frequently Asked Questions.

Additionally, they have communicated the information below regarding special enrollment and grace periods, which is not included in the FAQ document at this time.

### **Grace Periods**

These will be handled on a case by case basis. Please reach out to your Competitive Advantage Representative with any requests.

### **Special Enrollment Period**

Empire will provide Fully Insured Groups, excluding Life and Disability, a Special Enrollment Period to enroll employees who previously did not elect to enroll in coverage at the time of open enrollment. Self-funded groups would also be able to take advantage of this Special Enrollment Period upon request.

This Special Enrollment Period will last from March 23 through April 3 and is for Large and Small groups with coverage effective 4/1. State eligibility guidelines will apply.

For fully insured groups, employees needed to be eligible at time of open enrollment with the employer and the Special Enrollment will apply to spouses and/or dependents.

[See attached for more information](#)

---

## **Federal and State Resources**

The link below contains direct links and information regarding all State and Federal Resources including Center for Disease Control and the Department of Labor.

[See attached Federal and State COVID-19 Resource Guide](#)

## Employee Letters, Forms and Policies

- [Sample COVID-19 Communication to Employees](#)
  - [Notice of Furlough \(COVID-19\)](#)
  - [Notice of Layoff](#)
  - [Notice of Temporary Layoff](#)
  - [Work From Home Agreement](#)
  - [Acknowledgement of Receipt of Company Property & Financial Obligation Form](#)
  - [Sample Work From Home Policy](#)
- 

## Guides

- [How to Handle an Infectious Disease Outbreak](#)
- 

## Additional Resources and Alerts

### [Previously Reported Insurance Carrier Updates and Alerts](#)

- [March 24, 2020 Alert](#)
- [March 24, 2020 Employer Alert](#)
- [March 23, 2020 Alert](#)
- [March 21, 2020 Alert](#)
- [March 20, 2020 Alert](#)
- [March 19, 2020 Alert](#)
- [March 18, 2020 Alert](#)
- [March 12, 2020 Alert](#)

**At Home with Kids?** [Here are tons of online games, field trips, and resources.](#)

**What you need to know about Coronavirus disease 2019 (COVID-19)-** [FAQ Sheet Here](#)

**New Jersey Department of Labor:** Benefits and the Coronavirus (COVID-19): What You Should Know...[click to read more](#)



Let's Stay Connected

