



Coronavirus Update: March 24, 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.

UnitedHealthcare/Oxford has just released an FAQ that outlines their new policies pertaining to COVID-19

We've summarized the important key points below:

- During the next 90 days and one time only if an employer with a single plan option wishes to buy down their benefit plan they will allow it. The original plan renewal date will not change.
- Employers will not be able to add an additional plan option, and only employers with a single plan option will be allowed to buy down (**employers with multiple plan options cannot buy down**)
- They are relaxing their actively at work requirements through 5/31/20.
- They will not allow credit card payments.
- They will waive the waiting period for rehires due to COVID-19
- They will allow fully insured clients to continue to offer benefits to furloughed employees as long as the plan sponsor continues to pay the premium.
- They will not be enforcing premium changes to large groups if enrollment of that group changes by more than 10% (this is large group only).
- Special COVID-19 Enrollment Opportunity that will extend from March 23, 2020 to April 6, 2020, and coverage will be effective as of April 1, 2020, should the member enroll.

[See attached for Oxford's FAQs](#)

Clarity Benefits COVID-19 RESPONSE:

Our top priority is the health and safety of our team members, clients, participants, partners and communities. Because this situation evolves daily, we have added a [COVID-19 UPDATES](#) section to our website to keep you informed on all our efforts to ensure we can continue to provide you the vital services you need.

[See attached for alert from Clarity](#)

CoronavirusNOW

A website providing live national and global updates, resources broken out by state, and information on COVID-19.

<https://www.coronavirusnow.com/>

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](#)
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Guides

- [How to Handle an Infectious Disease Outbreak](#)
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Additional Resources and Alerts

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

- [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](#)



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