

Frequently Asked Questions

Q: Will my disability plan pay a benefit if I become infected with COVID-19 and cannot work?

A: If you are ill and unable to work, and meet all policy provisions, a benefit may be payable.

Q: Will my disability plan pay a benefit if I self-quarantine as a preventive measure?

A: Your disability plan will not pay a benefit in this instance since you would not meet the definition of disability. Taking preventive measures does not constitute a disability.

Q: Will my disability plan pay a benefit if my employer closes operations for any period of time?

A: You must meet the definition of disability in order to receive a benefit from your disability plan. The closing of your workplace would not meet that test.

Q: What happens if I become disabled while my employer is shut down and I am not actively at work or I am self-quarantined and not actively at work?

A: The disability policy does require employees to be actively at work and capable of sustained active work to be eligible for coverage. Actively at Work includes regularly scheduled days off, holidays, or vacations days, so long as You are capable of sustained Active Work on those days. If the employer is shut down, those may be considered regularly scheduled days off, or you may be granted a leave of absence or FMLA to cover the time out of work. If you are self-quarantined and not actively at work, your employer may indicate you are on a leave of absence or FMLA to cover the time away from work. Your employer may continue your disability insurance by continuing to pay premiums and providing an explanation of how the time out of work is being covered.

Q: Can I continue coverage if my employer shuts down or I have a reduction in hours?

A: If you have been laid off or had your hours reduced below the minimum hourly requirement due to work stoppage, work reduction, or quarantine because of the COVID-19 pandemic, you can continue your coverage, with premium payment, for up to 90 days or through the time allowed by your policy, whichever is longer.

Q: What happens if my coverage ends due to a leave of absence, layoff, or furlough?

A: If your insurance ends due to a COVID-19 related leave, layoff, or furlough between March 13, 2020 and September 30, 2021, you may be reinstated in the amount of coverage you had prior to the beginning of the leave/layoff/furlough if you return to work prior to October 1, 2021. You must request reinstatement and begin paying premiums within 31 days of returning to work. Your coverage will be reinstated on the day you return to work; you will not need to provide Evidence of Insurability and will receive credit for any time previously insured toward any waiting periods, exclusions, or limitations in the policy.