

We know this is a difficult time, and we're committed to providing you with ongoing updates on COVID-19. Information is changing frequently and we want to provide you and your employees with streamlined resources. Below is a summary from each of our partner carriers on how they are handling coverage in situations of layoffs or reductions in hours.

Medical – WPS

Temporary Layoffs or Reduction in Hours: WPS will allow employers to retain employees and their dependents on their group plans during temporary layoffs or temporary reductions in hours as follows:

Fully insured: WPS will waive its requirement for employees to be actively working in order to be eligible for coverage through May 31, 2020, as long as the monthly premium payment is **received and at least one employee of the group remains actively at work**. Coverage must be offered on a uniform, non-discriminatory basis to all employees.

www.wpsic.com

Medical and Vision - UHC

UnitedHealthcare, for Fully Insured employers through May 31, 2020, is temporarily relaxing its requirement that employees be actively working to be eligible for coverage and will allow employers to cover the reduced hour employees, as long as the monthly premium is paid. Please note, this coverage must be offered on a uniform, non-discriminatory basis.

www.myuhc.com.

Dental - Delta

If an employee's hours are reduced to a level below the member definition, will they retain coverage?

Yes. We understand that businesses may need to adjust their workforce during this time. We are allowing flexibility in the plan eligibility definition and will consider them eligible for coverage as long as you do and premium payments are received.

How long will coverage continue for employees whose hours are reduced?

We realize that this is an unprecedented time and there is great uncertainty as to how long this situation will last. We understand businesses want to do what is best for their employees, so we will consider them eligible if you do.

www.deltadentalwi.com.

Life and Disability – Lincoln

Actively at Work/Continuation of Coverage Provisions

If an employee is affected by the COVID-19 situation, such as being quarantined, having been temporarily laid off or furloughed, on leave to take care of children or having reduced hours below policy requirements (whether no longer being paid, receiving wages, or continuing to be paid), we will still consider this employee actively at work and therefore eligible for Lincoln Financial coverages. Our intent is to cover all employees who would have been eligible for coverage had business not been interrupted by the COVID-19 situation. This includes newly hired/enrolled employees and those whose coverage LFG is taking over from a prior carrier.

Our stance is that as long as premium is paid, employees can maintain coverage as though they are at work through May 1, 2020, or in accordance with the Continuation provisions in their policy if they are more generous.

If an employee's coverage terminates due to other reasons, such as employment termination or non-payment of premium, then the policyholder should review their conversion, portability and/or COBRA options in their policies.

www.lfg.com.

Vision:

Vision – Superior Vision:

We are in the process of developing a Q&A for clients but for now we are abiding by what the group wants to do. There is no restrictions at this point. Simply put if the group pays premium the member is covered. Also, we encouraging everyone to check our website for up to date COVI -19 updates!

Client Manager
11090 White Rock Road, Suite 175
Rancho Cordova, CA 95670

Superior Vision from Versant Health
www.superiorvision.com

Vision – National Vision Administrators NVA:

NVA will allow employees to remain on the coverage as active as long as premiums continue to be paid. These premiums will not be accepted from individual members, but collected from the client as per usual.

National Account Executive
National Vision Administrators, L.L.C.
www.e-nva.com.