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**Question Topic Categories – click to jump forward in the document**

- [Business Continuity](#)
- [Regulatory Compliance](#)
- [Enhanced Claim Protocols](#)
- [Disability and Leave Management](#)
- **\*NEW\*** [Accommodations and ADA Requirements](#)
- [Group Insurance Policies](#)
- [Enrollment](#)
- **\*Updated\*** [Dental Insurance](#)
- [Evidence of Insurability](#)
- [Lincoln’s Response to the Families First Coronavirus Response Act](#)
- [Lincoln’s Response to Updates to New York Disability Benefits Law and Paid Family Leave](#)
- [Lincoln’s Response to Updates to California State Disability Insurance and Voluntary Disability Insurance](#)
- [Lincoln’s Response to Updates to New Jersey Temporary Disability Insurance, Family Leave Insurance and Paid Sick Leave Act](#)
- [Additional Support and Resources](#)

**Business Continuity**

<b>1.</b>	<b>What steps is Lincoln taking to stay up to speed on the rapidly evolving nature of this issue?</b>	<p>Lincoln Financial is closely monitoring the Coronavirus situation in coordination with guidance from the Centers for Disease Control and Prevention and other experts.</p> <p>Lincoln Financial has a robust crisis management plan and is ensuring that we are fully prepared from a business continuity perspective, as well as keeping the health and safety of our employees as a top priority.</p>
<b>2.</b>	<b>What steps is Lincoln taking internally to support employees?</b>	<p>Our top priorities at this time are helping our employees understand what actions to take to protect themselves and their families, as well as providing unwavering service to our customers like you. We are monitoring the progression of the virus and will continue to take action based on guidance from the CDC and other government agencies to protect our employees, our workplace, and our business as much as possible.</p> <p>The week of March 16, to provide a safe and healthy environment for our employees, we made the decision to require Lincoln employees, with the exception of a select few, to work from home. We take our responsibility to help limit the spread of COVID-19 seriously. By working remotely, our</p>

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		<p>employees have peace of mind to focus on our top priorities – keeping their families safe and healthy, and providing the best service possible to you and your employees during this critically important time.</p> <p>In addition, we have canceled or postponed travel for nonessential internal meetings. Our response will continue to evolve as needed based on the latest from government agencies and medical experts.</p>
3.	<b>In the event there is exposure in multiple Lincoln offices, does Lincoln have the ability to set up operations in another Lincoln office?</b>	Lincoln and Group Protection operate from multiple locations across the U.S., allowing for operational flexibility in the event of a location closure. In addition to be able to shift work from one location to another, Lincoln has an agile workforce. Technology is in place to support critical employees working from home, as well as the use of alternate sites equipped with resources to support critical business operations.
4.	<b>How will Lincoln respond if there is a significant increase in new disability and leave requests as a result of the Coronavirus?</b>	We continuously monitor claims and call volumes to ensure we are appropriately staffed to meet service levels. We understand that at this time, employers and their employees have many questions on their minds, and we appreciate your patience as we will likely experience high call volumes. We remain diligent in our workforce planning efforts and are prepared to implement business continuity plans if necessary.
5.	<b>How might service be impacted if Lincoln employees are affected by the Coronavirus?</b>	Our top priorities are helping our employees understand what actions to take to protect themselves and their families, as well as providing unwavering service to our customers like you. We remain confident that we would be able to take advantage of our flexible work from home policies to continue to provide service. Lincoln is prepared to enact business continuity protocols should they be needed.

**Regulatory Compliance**

6.	<b>What if an employer, local health departments or law enforcement agencies have enforced a quarantine (work from home) during a prescribed incubation period, but an employee is unable to work remotely?</b>	An employee is considered disabled when they meet the definition of disability as outlined in their policy. Each claim is decided on the specific facts presented, but if an employee is under quarantine and not ill, the employee would likely not meet the definition of disability.
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<b>7.</b>	<b>Would an employee be considered eligible for a leave (paid or unpaid) under a federal or state leave-program if local health departments or law enforcement agencies required an exposed person to stay home under quarantine during a prescribed incubation period?</b>	Under federal and state statutory leave laws, Lincoln can approve a claim when a claimant meets the definition of Serious Health Condition under the applicable federal/state statute. Under these statutory programs, there is an expectation that benefits will be administered on a consistent basis no matter the underlying illness. As with disability claims, each leave is decided on its own specific facts. In general, however, employees are not entitled to federal or state leave to stay home during a quarantine period if they are not ill. However, please see additional information regarding specific federal and state-related regulatory changes outlined later in this document.
<b>8.</b>	<b>Would an employee be considered eligible for a leave (paid or unpaid) under his or her company leave program if local health departments or law enforcement agencies required an exposed person to stay home under quarantine during a prescribed incubation period?</b>	This will depend on terms of the employer’s company paid leave policy as well as that specific employer’s discretion.
<b>9.</b>	<b>How is Lincoln monitoring state insurance department decisions?</b>	As a leader in leave and disability, Lincoln is dedicated to monitoring federal, state, and local leave and compliance updates and advisories for our customers. We remain vigilant in this practice and are prepared to act quickly to ensure our customers are in adherence to any federal or state department decisions.

**Enhanced Claim Protocols**

<b>10.</b>	<b>What steps is Lincoln taking to help employees that may have an active claim at this time?</b>	<p>Beginning the week of March 23, the following are steps we’re taking to support employees who may have active disability claims, leaves, life events or waivers:</p> <ul style="list-style-type: none"> <li>• <b>Exercising leniency in time-period extensions for up to 30 days.</b> This applies to claim submissions, proof of loss, notice and proof due dates, medical record due dates, appeal deadlines, and receipt of repayment due to overpayments.</li> </ul>
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		<ul style="list-style-type: none"> <li>• <b>Accepting verbal change-of-address requests.</b> We’re suspending the need to request address changes in writing, provided the claimant verbally confirms appropriate information to establish identity.</li> <li>• <b>Waiving the 10-day waiting period for stop payment procedures.</b> This ensures we can reissue an employee’s benefits quickly.</li> </ul> <p>The week of April 20, we also introduced our Express Life Claims Service.</p>
11.	<p><b>What is the Express Life Claims Service and how does it benefit customers?</b></p>	<p>Our Express Life Claims Service offers an accelerated approval process for claims reported, including those related to COVID-19. The service applies to basic life coverage up to \$300,000 and removes the requirement of a death certificate for life claims resulting from natural causes.</p> <p>This offering applies under the following additional criteria:</p> <ul style="list-style-type: none"> <li>• The claim must be reported by the employer, or information from the beneficiary must be validated with the employer</li> <li>• The beneficiary must be a person</li> <li>• The death must have occurred in the United States</li> <li>• The reported cause of death must be a natural cause</li> <li>• Coverage is not contestable</li> <li>• The beneficiary of coverage is confirmed and undisputed</li> </ul> <p>The service enhances the customer experience by offering a more streamlined approval process.</p>

**Disability and Leave Management**

12.	<p><b>What if an employer with a self-funded short-term disability program determines benefits should be paid for employees impacted by the Coronavirus?</b></p>	<p>It is within an employer’s discretion to direct Lincoln Financial to approve benefits under their self-insured programs. We would suggest, however, that the employer consult with its benefits advisor or legal counsel regarding such decisions. Before agreeing to administer any expansion of an employer’s current self-funded disability program, Lincoln will need to review any proposed changes for impacts to ensure feasibility and availability of resources.</p>
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<b>13.</b>	<b>Does Lincoln accept employer decisions for paid and unpaid leaves during employer-initiated quarantines and employee self-quarantines?</b>	It is within an employer’s discretion to continue to pay employees if an employee is required to stay out of the workplace. However, Lincoln can only approve a leave if it meets the definition of Serious Health Condition under the applicable federal/state statute. Before agreeing to administer any expansion of an employer’s current leave program, Lincoln will need to review any proposed changes for impacts to ensure feasibility and availability of resources.
<b>14.</b>	<b>What if an employer wants to approve a federal or state leave that does not meet the definition of a serious health condition?</b>	<p>Lincoln will administer federal and state leaves according to the specific regulations and can only approve a federal/state leave if it meets the definition of Serious Health Condition under the applicable federal/state statute. As the federal and state governments make changes to leave laws in reaction to COVID-19, we will make any necessary changes to our administration of leave to comply.</p> <p>If Lincoln is adjudicating or tracking company-defined leaves for a specific client, and they wish to include Coronavirus events under those leaves, we recommend they engage their Lincoln service contact to have those conversations related to alternative solutions.</p> <p>Before agreeing to administer any expansion of an employer’s current self-funded disability program, Lincoln will need to review any proposed changes for impacts to ensure feasibility and availability of resources.</p>
<b>15.</b>	<b>Would benefits be payable under our policy if a woman with an uncomplicated pregnancy has been taken out of work due to the risk of exposure to COVID-19?</b>	We would follow our standard claims protocol and evaluate both medical aspects of the claim and potential workplace hazards. In reviewing workplace hazards, we would consider, for example, whether the employee works in a clinical versus administrative role and whether the employer can accommodate work from home or a relocation to reduce or eliminate the exposure to workplace hazards. If we conclude, based on our review, that workplace hazards remain, then workplace restrictions may be reasonable and disability benefits payable.
<b>16.</b>	<b>Will Lincoln extend coverage or administration to part-time employees, or employees not currently covered under an employer’s short term disability policy or leave administration agreement?</b>	In order to ensure the best experience for our customers and employees, we are not able to extend insurance coverage or service administration to employees not currently covered. If the request is for a permanent change to covered lives or administration, we would be happy to work with customers through the regular underwriting and amendment process to evaluate the change request.

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17.	<b>What guidance is available for employers regarding how the ADA/ADAAA may apply to individuals during a pandemic?</b>	The Equal Employment Opportunity Commission has published <a href="#">helpful guidance</a> for employers on ADA related workplace practices and inquiries related to pandemics including COVID-19.
18.	<b>Will Lincoln waive or reduce the elimination period for short-term disability claims related to COVID-19?</b>	Should you wish to amend your fully insured short-term disability policy with regard to the elimination period, or otherwise update or change available or optional provisions, we would be happy to work with you and review available options through the regular underwriting and amendment process.  <b>California Voluntary Disability Insurance (VDI) customers and customers with self-funded STD Plans with CA residents:</b> Due to the Governor’s Executive Order, the CA Employment Development Department (EDD) updated its guidelines regarding disability claims due to contracting or being exposed to COVID-19 and announced that they will waive the one-week unpaid waiting period. Our claims handling and guidelines for clients with CA VDI administration have been updated and are being implemented accordingly.
19.	<b>What happens in the event of a company shutdown?</b>	Under the Family Medical Leave Act (FMLA), if an employer ceases operation at a location or employees are not expected to report to work for one or more weeks, the days the employee cannot report to work are not counted against the employee’s leave entitlement. As a result, if an employer shuts a location due to the Coronavirus or another virus, any employees who are out on a qualifying FMLA leave (unrelated to company shutdown) cannot have the time the location is closed counted against their leave entitlement.
20.	<b>How/when does the Coronavirus constitute a disability?</b>	An employee is considered disabled when they meet the definition of disability outlined in their policy. If an employee were to develop symptoms, we would assess their claim to determine eligibility for benefits based on the terms of their policy, the same as we would for any other illness.
21.	<b>How is Lincoln partnering with employers that may choose to update their internal absence policies?</b>	If an employer decides to update their internal absence policies, Lincoln will consult with them to review how their policies fit in with their Lincoln products and services. We recommend reaching out to your Lincoln service contact to ensure alignment in our partnership to support your employees. Before agreeing to administer any expansion of an employer’s current self-

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		funded disability program, Lincoln will need to review any proposed changes for impacts to ensure feasibility and availability of resources.
22.	<b>What does Lincoln recommend for substantiating the need for medical documentation?</b>	As with any condition, we require medical documentation in order to make a determination. The amount and frequency of information needed varies based on the individual circumstances of the claim or leave.
23.	<b>How is Lincoln driving ease in process for an employee who has been exposed to or contracted Coronavirus?</b>	Along with the varied methods for communication available to claimants, we will continue to examine our claims practices. We will work with clients to implement solutions to meet their employees’ needs.
24.	<b>Will Lincoln be equipped to track and report any disabling events related to the Coronavirus?</b>	Yes. Lincoln has identified the most appropriate diagnostic coding to be applied to track claim and leave activity.

**Accommodations and ADA Requirements**

25.	<b>*NEW*</b> How does COVID-19 impact ADA and what is considered a reasonable accommodation?	The employer is required to adhere to ADAAA law during COVID-19. The process of evaluating an accommodation is still the same. Discuss the request with the employee, and what specific accommodation is needed. Discuss all possible accommodations and determine what is reasonable and does not create an undue hardship. For example, this may include special equipment, alternate scheduling, private work area, glass partition, work from home or leave as an accommodation.
26.	<b>*NEW*</b> How should an employer address an employee that is not satisfied with the accommodation previously agreed to by both employee and employer?	The accommodation offered does not have to be only what the employee wants, it needs to be a reasonable option for the individual, meeting the needs of the request. There may be several options that would satisfy the request. If one option does not work out others can be tried. If the employee is refusing any accommodation options other than what they have requested, consult with your legal counsel.
27.	<b>*NEW*</b> Are there different considerations for healthcare providers and first responders with an underlying health condition during COVID-19?	There is no difference in the requirements under ADA if the employee is a healthcare provider. The employer should engage in the interactive process and determine what reasonable accommodation may be warranted based on the specific employee request. Upcoming PFML programs in Washington,

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		Massachusetts and Washington D.C. will allow their benefits to be offset under STD or company paid programs.
28.	<b>*NEW*</b> What is considered an underlying health condition that may place an employee at greater risk if they are infected with COVID-19?	<p>Although individuals at an advanced age are at higher risk for developing complications from the virus, age alone does not fall under the ADA as a qualifying disability or condition. There are certain health conditions that may place the employee at a greater risk of complications and if an employee requests an accommodation the employer should engage in the interactive process to discuss and make a determination.</p> <p>The best practice is to follow the guidelines under the CDC, EEOC, OSHA, Wage and Hour Division and any federal and state law. If there is an underlying condition that could be exacerbated however, going through the interactive process will assist in determining if the accommodation request falls under the ADA.</p>
29.	<b>*NEW*</b> What is the best practice for employees that have an underlying health condition and request an accommodation when returning to work in an office environment? What is the difference between this request and general fear of returning to work?	In order for a request regarding COVID-19 to be covered under the ADA, the individual has to have a disability or condition (or record of) that is affected or places the individual at risk from complications due to COVID-19. Fear itself does not substantiate a request. The best practice is to follow guidance from the CDC, EEOC, and state and local governing bodies to inform employees on safety protocols.
30.	<b>*NEW*</b> What if the employee has a family member with a serious health condition that may be adversely affected with COVID-19?	ADA applies to the employee, this does not extend to family members. FMLA may apply if the employee needs to care for a family member. Under both laws the manager will need to discuss with the employee and determine what may apply for the employee.

**Group Insurance Policies**

31.	<b>How is Lincoln applying the actively at work/continuation of coverage provisions due to COVID-19?</b>	We have extended continuation of coverage to apply to employees whose work status was adversely affected due to COVID-19 (e.g. temporarily laid off, reduced hours, furloughed, leave of absence, etc.), through September 30, 2020, or longer if the policy language allows, as long as premium is remitted by the employer within the grace period.
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		<p>If the policy includes provisions for individuals to continue being covered through Conversion, Portability, or COBRA, the policy’s provisions will apply. It is the employer’s responsibility to advise employees if Portability or Conversion options exist. Typically, an employee must request such benefits within 31 days of loss of coverage (longer if existing notice periods require it), and the coverage can continue as stated in the Conversion, Portability or COBRA plan. An employee who exercises Conversion or Portability will be billed directly. COBRA premiums go to the group policyholder (employer) who then remits it to Lincoln.</p> <p>For employees whose coverage terminated due to a COVID-19 layoff or furlough and who are rehired within six months of the coverage termination date, benefits can be reinstated if requested within 31 days of returning to work. Longer timeframes will apply if they are stated in the policy. Coverage will be effective as defined in the policy, or if the policy is silent, on the first day of the month following rehire. New pre-existing conditions or eligibility periods will not apply. Evidence of insurability is not required if the same coverage amount (or less) is reinstated.</p>
32.	<b>How long will this apply?</b>	<p>To support our customers during this unprecedented situation, Lincoln has extended continuation of coverage to apply to employees whose work status was adversely affected due to COVID-19 (e.g. temporarily laid off, reduced hours, furloughed, leave of absence, etc.), through September 30, 2020, or longer if the policy language allows, as long as premium is remitted by the employer.</p>
33.	<b>What action is Lincoln taking to offer flexibility in premium payment grace periods?</b>	<p>To provide employers and their employees greater flexibility in making required premium payments, we are extending the standard grace period on Lincoln-issued group insurance policies and service agreements to 60 days. This update goes into effect retroactively to March 1, 2020 and will apply through September 30, 2020.</p> <p>Additionally, Lincoln will comply with any state-issued mandates and update our practices accordingly.</p>

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**Enrollment**

34.	<b>What action is Lincoln taking to provide leniency related to minimum participation levels?</b>	We understand participation levels may be impacted by the current environment and as a guiding principle, we will exercise leniency in these guidelines to support our customers. We encourage you to engage your Lincoln service contact for support and guidance about individual circumstances.
35.	<b>How is Lincoln offering flexibility for delayed, extended or secondary enrollments?</b>	Lincoln is also committed to providing flexibility to support our customers throughout their enrollment process. If your organization could benefit from delaying, extending, or offering a secondary enrollment, please reach out to your Lincoln service contact to learn more about how we can accommodate your needs.

**Dental Insurance**

36.	<b>*Updated* What action is Lincoln taking to offer flexibility to dental customers at this time?</b>	<p>During the COVID-19 crisis, we’re covering teledentistry services at 100% of the allowable charge for our dental customers. COVID-19 has caused most dental practices across the country to close, leaving few options for employees needing emergency dental care. As a result, the use of teledentistry has been on the rise in our current environment. Teledentistry codes were previously covered under Lincoln’s dental plans, but we are expanding our offering and flexibility during this time.</p> <p>Additionally, in response to dentists implementing additional safety measures due to COVID-19, such as masks, shields, surgical gowns and other personal protective equipment (PPE), Lincoln is providing \$10 coverage per person per appointment to cover PPE, starting with service dates of August 1, 2020 and continuing until further notice.</p>
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**Evidence of Insurability**

37.	<b>What action is Lincoln taking to offer flexibility to applicants in the medical underwriting process?</b>	We recognize that at this time, medical underwriting applicants may experience delays in receiving medical records or obtaining medical exams or labs. While medical underwriting requirements will not be waived, we will
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		extend deadlines on a case-by-case basis if the applicant is unable to submit the information needed to make a decision. If an application is closed due to lack of information, we will reopen the claim upon receiving the requested information to make a decision.
<b>38.</b>	<b>How is Lincoln helping medical underwriting applicants in gathering requested information?</b>	Lincoln is offering support by partnering with applicants to obtain necessary information through alternate ways, such as obtaining electronic medical records through patient portals and utilizing prescription drug data.
<b>39.</b>	<b>If an employee is having difficulty submitting requested information, what steps should they take to inform Lincoln?</b>	If an applicant is experiencing challenges gathering requested medical information, exams, or labs, we recommend they reach out to the Lincoln medical underwriter assigned to their application. They can find this information on any Lincoln correspondence received about their application.

**Lincoln’s Response to the Families First Coronavirus Response Act (FFCRA)**

<b>40.</b>	<b>What should employers know about what’s included in the bill?</b>	<p>You can read our summary of the act on the <a href="#">COVID-19 Guidance Hub</a>, which provides an overview of what’s included in the bill. Two provisions within the bill – the Emergency Paid Sick Leave Act and the Emergency Family and Medical Leave Expansion Act – are important for employers with fewer than 500 employees to understand. The FFCRA was enacted on March 18, takes effect on April 1, and expires on December 31, 2020.</p> <p>On March 24, the U.S. Department of Labor issued guidance for employers on its interpretation of the FFCRA through <a href="#">their website</a>. Please take a moment to review this information for clarification on the act.</p> <p>Additionally, each covered employer must post a notice of the act in a conspicuous place on its premises. You can read more about this requirement <a href="#">here</a>.</p>
<b>41.</b>	<b>What is the Emergency Paid Sick Leave Act, and what is Lincoln’s position on it?</b>	The Emergency Paid Sick Leave Act requires private employers with fewer than 500 employees, and most public employers, to provide up to 80 hours of paid sick leave for the inability to work due to COVID-19. Due to the short duration of this leave and the broad applicability, employers with fewer than 500 employees should administer this leave internally. Lincoln will not pay or administer.

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42.	<b>What is the Emergency Family and Medical Leave Expansion Act (EFMLEA), and what is Lincoln’s position on it?</b>	The Emergency Family and Medical Leave Expansion Act amends the federal Family and Medical Leave Act (FMLA), requiring private employers, and most public employers, with fewer than 500 employees to provide up to 12 weeks of job-protected paid leave. The new paid leave reason only applies to employees who cannot work (including tele-work) due to the need to care for their son or daughter due to school closure or the lack of availability of a child care provider due to COVID-19. Lincoln will support the administration of this expansion for impacted customers with FMLA administration under our leave management service offerings by certifying the leave and tracking time taken. Lincoln will not calculate or issue benefit payments to employees.
43.	<b>Will Lincoln support the administration of new, temporary voluntary paid or unpaid company leaves related to COVID-19?</b>	<p>At this time, Lincoln is unable to support administration of new, temporary voluntary paid or unpaid company leaves related to COVID-19 if they are not currently covered under the FMLA, EFMLEA or existing short-term disability or company paid or unpaid leave offerings.</p> <p>Upon request, and based on available resources, we will work with our absence and leave management customers to provide guidance and assistance with administration of their existing leave programs to meet current needs. We will work with customers who wish to develop new leave programs as part of longer-term employee health and business continuity strategies, subject to our regular underwriting and implementation processes.</p>

**Lincoln’s Response to Updates to New York Disability Benefits Law (DBL) and Paid Family Leave (PFL)**

44.	<b>What should employers know about the changes to NY DBL and PFL?</b>	On March 18, the state of New York enacted legislation implementing a paid sick leave program, as well as other changes, to the New York State Disability Law (DBL) and New York State Paid Family Leave (PFL) provisions in response to COVID-19. You can read our summary of the changes <a href="#">here</a> , and additional information is also available on the <a href="#">state’s site</a> . We’ve also outlined important information about requirements by employer size in our <a href="#">summary of Lincoln’s position on legislation</a> .
45.	<b>How will Lincoln respond to the need to administer these changes?</b>	The changes to the DBL and PFL benefit programs were effective immediately when the legislation passed on March 18, and as a leader in leave

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		management and disability, Lincoln is prepared to administer the updated requirements.
46.	<b>What does the state of New York indicate qualifies as quarantine?</b>	In order to receive benefits under the expanded program, employees must have an order of quarantine from the state of New York, Department of Health, local board of health, or any government entity authorized to issue such an order. To qualify, employees must also meet existing eligibility requirements and work for an employer that meets prescribed size requirements. It’s important to note that school closures and requests for non-essential personnel to remain at home may not qualify as quarantine under the program’s definition.
47.	<b>Who is required to pay the sick leave benefits outlined in the new legislation?</b>	Employers are required to pay sick leave benefits according to their size for up to two weeks. Specific requirements based on employer size are outlined in our <a href="#">summary of Lincoln’s position on legislation</a> .

**Lincoln’s Response to Updates to California State Disability Insurance (SDI) and Voluntary Disability Insurance (VDI)**

48.	<b>What should employers know about the changes to CA SDI and VDI?</b>	California expanded these benefits to employees unable to work due to having symptoms or being exposed to COVID-19, or those unable to work to care for a family member who is ill or quarantined. Additionally, for the time period that began January 24 through the duration of the COVID-19 emergency, the California Employment Development Department has waived the one-week waiting period for disability insurance for those having, or who have been exposed to, COVID-19. You can read more <a href="#">here</a> .
49.	<b>How will Lincoln respond to the need to administer these changes?</b>	If Lincoln currently administers your California Voluntary Disability Insurance, you can rest assured we are making changes to ensure we’re administering these state-required updates to keep you in compliance.

**Lincoln’s Response to Updates to New Jersey Temporary Disability Insurance (TDI), Family Leave Insurance (FLI), Family Leave Act (FLA) and Paid Sick Leave Act (PSL)**

50.	<b>What should employers know about the changes to NJ TDI, FLI, FLA and PSL?</b>	On March 25, New Jersey Governor Phil Murphy signed legislation to ensure workers impacted by COVID-19 have access to leave to care for themselves or for impacted family members. On April 14, New Jersey passed additional
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		legislation with additional detail on updates to FLA and also makes technical corrections to TDI. You can read a full summary of both bills <a href="#">here</a> .
<b>51.</b>	<b>How will Lincoln respond to the need to administer these changes?</b>	As a leader in leave and disability, you can rest assured we are making changes to ensure we’re administering these state-required updates to keep you in compliance.

**Additional Support and Resources**

<b>52.</b>	<b>Where can Lincoln Financial employers find additional materials to support their employees?</b>	Please visit <a href="#">Lincoln’s COVID-19 Guidance Hub</a> , updated nearly every day with new materials to support your employees, best practice recommendations from our leaders, and the latest on legislative updates.
<b>53.</b>	<b>Where can Lincoln Financial EAP customers go for additional support for their employees?</b>	Please log in to <a href="#">COMPSYCH</a> and click on the “alerts” icon or search for Coronavirus for additional information. You can also visit ComPsych’s <a href="#">COVID-19 Resource page</a> for more support.