



One American Square, P.O. Box 368  
Indianapolis, IN 46206-0368

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## **Employee Benefits COVID-19 Q&A**

OneAmerica has received several questions regarding policy coverage related to the COVID-19 pandemic. Find here the most commonly asked questions with our respective response. If you do not find the answers you were looking for, contact your OneAmerica Sales Representative.

### **Eligibility**

#### **Q. If I lay off any part of my workforce in response to the COVID-19 crisis, will employees be given the chance to continue their coverage with OneAmerica?**

If the premiums continue to be paid and the terms of the insurance contract are met, the employees will continue to be covered. Terminated employees may have the opportunity to convert or port their coverage according to their policy. Employees should contact their Human Resources (HR) administrator for more information.

#### **Q. If my employees are quarantined, will they still be considered “active employees” and continue their coverage?**

If the premiums continue to be paid, any employee under government-mandated quarantine, employer-approved leave of absence (LOA) or self-quarantined in accordance with the Centers for Disease Control and Prevention’s recommended period will be considered an active employee.

#### **Q. If policyholders reduce their employees’ hours to prevent the spread of COVID-19, would these workers still be considered “active employees” for coverage purposes?**

Employees will still be covered if the premium continues to be paid at the same rate and the terms of the insurance contract are met. We understand this pandemic might force employees to work less hours than those defined as the minimum in their policy. To ensure their coverage, we will consider these employees as being on employer-approved leave of absence (LOA). All other contract provisions continue to apply.

#### **Q. Will employees of schools currently shut down continue to be covered?**

If the premiums continue to be paid and the terms of the insurance contract are met, the employees will continue to be covered.

### **Premiums**

#### **Q. If payroll deductions are not possible due to a permanent business shutdown, will OneAmerica waive premiums or will the policyholder be responsible for their employee’s portion?**

OneAmerica will comply with federal and/or state laws that allow a moratorium on policy cancellations for nonpayment of premiums.

Generally, OneAmerica is offering an extended grace period of 30 days for your next monthly premium payment. During this time, you will not receive delinquency notices and your coverage will not be interrupted. Any grace period given does not eliminate the obligation to pay the premium.

If you anticipate having any issues paying premiums due to the COVID-19 pandemic, please contact OneAmerica at 800-553-5381.



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**Q: Due to COVID-19, my company is temporarily closed or operating with limited capacity. Will you cancel my policy due to nonpayment?**

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Generally, OneAmerica is offering an extended grace period of 30 days for your next monthly premium payment. During this time, you will not receive delinquency notices and your coverage will not be interrupted. Any grace period given does not eliminate the obligation to pay the premium.

If you anticipate having any issues paying premiums due to the COVID-19 pandemic, please contact OneAmerica at 800-553-5381.

### Claims

**Q. If I'm quarantined due to the coronavirus, could I receive disability benefits?**

OneAmerica pays disability claims consistent with applicable law and the terms and conditions of the insurance policy. Once OneAmerica receives a disability insurance claim, the team reviews the information the physician used to determine that the claimant has a sickness or injury that meets the definition of Total Disability. That review also includes determining whether the claimant meets all other eligibility requirements under the insurance policy.

If a claimant is quarantined and can perform the material and substantial duties of his or her job, the claimant would not be considered Totally Disabled, pursuant to the terms of the insurance policy.

**Q. My situation is different, and I don't think I can perform my job. Can I file a claim anyway?**

Customers may file a claim if they believe their disability is covered under their insurance policy. Once OneAmerica receives a disability insurance claim, the team reviews the information the Physician used to determine that the claimant has a sickness or injury that meets the definition of Total Disability. That review also includes determining whether the claimant meets all other eligibility requirements under the insurance policy.

**Q. What happens if my claim is denied?**

OneAmerica will provide a determination letter notifying the customer that after review of the facts, a claim is not payable according to the policy. If a customer wishes to appeal OneAmerica's decision, the determination letter will provide the amount of time within which to appeal the determination and the opportunity to submit information relating to the claim for benefits. The customer is free to request from OneAmerica all documents relevant to the claim for benefits.

**Q. My doctor's office is closed, and I've not been approved to return to work yet. Can my current claim be extended?**

OneAmerica will pay the short- or long-term disability claim as long as the terms of the insurance policy are met. A doctor's approval of short- or long-term disability is a requirement under the policy. We understand this pandemic might create difficult circumstances for some claimants. If you anticipate having any issues meeting the policy requirements, contact our Group Disability Claims Center toll free at 855-517-6365 or email us at [Disability.Claims@oneamerica.com](mailto:Disability.Claims@oneamerica.com).

**Q. If I lay off my employees due to COVID-19 and they lose voluntary coverage, what do they need to provide to get their coverage reinstated once they come back to work?**

When the employees are ready to return to work, they will need to meet the standards of insurability stated in the insurance contract. Review the policy provisions or contact your HR administrator for more information.