

As of March 16, 2020

COVID-19 Consolidated Carrier Responses

“We are getting a lot of questions about how STD and LTD claims will be paid out for someone who is not disabled, but forced under Quarantine by the Center for Disease Control. Please let me know how your standard contracts would work for this type of claim, and if there is any rider that you offer (i.e. for STD or LTD) that would address it, if not included in your standard contract.”

NJ TDB – NJ DOL FAQ: <https://www.nj.gov/labor/worker-protections/earnedsick/covid.shtml>

- Confirmed there is NO TDB coverage for quarantine but other benefits may apply

NY DBL – NY DBL FAQ - <https://info.shelterpoint.com/blog/covid-19-ny-faqs> / NY State

FAQ <http://www.wcb.ny.gov/content/main/DisabilityBenefits/Employer/commonQuestions.jsp>

LINCOLN (No Payment and No Rider that can be added):

For LFG, Coronavirus will only constitute disability if an employee is considered to be 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. If an employee is forced under quarantine by the CDC & not ill, that itself would not satisfy the definition of disability. At this time we do not offer a rider that would address a quarantine benefit.

MET LIFE (No Payment and No Rider that can be added):

We did get an answer back from our disability team. The employee must still meet the definition of disability of the plan to qualify for STD approval. And in general, quarantine alone is not likely qualify.

https://www.metlife.com/COVID-19_US_Customer/

UNUM

We generally do not consider quarantined workers to be disabled unless they have a medical condition that results in restrictions and limitations that satisfy a policy’s definition of disability. However, we will evaluate each situation where an individual is quarantined on a case-by-case basis. Infectious Contagious Disease Rider is available, but only for Physician practices.

<https://www.unum.com/covid-19>

SUN LIFE (No Payment and No Rider that can be added):

At this time we do not have a quarantine benefit. Of course our plan would pay out for someone extremely sick through the EP but what we are seeing is the quarantine orders so far have been 2 weeks max in most first world countries. Who knows how it is going to evolve but currently the self-quarantine procedure locally has been 2 weeks. Infectious Contagious Disease Rider is available, but only for Physician practices.

EQUITABLE (No Payment and No Rider that can be added):

The Equitable contract requires that the person would need to meet the definition of disability which includes both a disabling condition as well as a loss of income. If someone has a loss of earnings, but is otherwise healthy, that would not meet the definition of disability. However, if the person did have the illness and a loss of income they may meet the definition. Also, groups that have EAP can access additional information at this link:

[Coronavirus U.S. Digital Toolkit](#)

GUARDIAN

Guardian started standardly including quarantine benefits in their STD contracts after 9/1/16. Contracts written prior to this time would not have this benefit included, and always good to check contracts written afterwards to be sure it is in there.

<https://www.guardianlife.com/covid-19/helping-brokers-employers-understand-covid-19-coronavirus>

STANDARD (No Payment and No Rider that can be added)

At this point we have not released any “press” release for mass external release but the plan at this time is as follows:

We will evaluate each claim for STD Benefits due to the claimant’s possible COVID-19 diagnosis based on the specific facts of each claim and the applicable Group Policy. However, an individual whose claim is solely due to being placed in quarantine/isolation, or being asked to remain away from work, will likely not be eligible for STD Benefits as he would not meet the policy’s Definition of Disability. If the individual has other evidence of disability or has a confirmed diagnosis of COVID-19 he may be eligible, depending on the specific facts of the claim.

MUTUAL OF OMAHA (No Payment and No Rider that can be added):

As you can imagine, we are getting quite a few questions on this and have had several internal communications on the Corona Virus. We are going to treat it as any other illness. If a doctor disables the ee due to the severity of the Virus (about 20% of the cases) the ee could be eligible for STD. (They must satisfy the elimination period first.) However, if they are self-isolating/quarantined, but are not disabled they are not eligible for STD benefits. They aren’t meeting the terms of the contract. The Pher may want to develop some Leave Policies around this, but the Corona virus and self-isolation does not automatically qualify an ee for STD. While an imposed quarantine sucks (that’s a technical term) the ee is not suffering from an illness that is causing a disability; thus, no STD payment would be made. For instance, the folks on the cruise ship in CA right now are not disabled. They are under “House Arrest” for having the horrible luck of being on a ship with someone who has the virus. Most of them are healthy and could work. Unless and until they are sick and disabled they would not be eligible for STD

benefits. I know this leaves the employees and their employers in a tough spot, but the STD contracts are pretty clear (ours and our competitors) that an ee must be disabled due to injury or illness in order to qualify for benefits. I have heard of a handful of carriers adding riders to their policy. So far, we have not taken that position.

ONE AMERICA:

Any time One America receives a disability insurance claim, the team reviews the facts and circumstances a healthcare provider used to determine that the claimant has a sickness or injury as defined under the insurance policy and can't substantially perform their job. That review also includes determining whether the claimant meets all other eligibility requirements under the insurance contract.

If a claimant is quarantined and can perform the material and substantial duties of their job, they would not be considered disabled, per the terms of the insurance contract.

OneAmerica encourages any employer or employees who are in question to file a claim in order for it to be reviewed properly.

CIGNA (No Payment and No Rider that can be added as of now):

So guidelines for us right now is that we treat coronavirus contractually just like any other illness. They are working on guidelines/rider possibility for quarantine but as of now it's just like any other illness or sickness with regards to Disability.

RELIANCE STANDARD (No Payment and No Rider that can be added as of now):

If they aren't disabled but just quarantined, they wouldn't be eligible for a disability benefit under our policies.