



## Small Business Benefits

### Help for Customers Affected by the Coronavirus

The health and wellbeing of our associates and customers are our top priorities. As a result of the COVID-19 pandemic, we want to offer the following accommodations to help those employers adversely affected:

Billing Grace Period on Fees, Premium and Funding: We will grant up to 30-days additional grace period on administration fees, stop loss premium and benefit plan claim funding. Please note, during such extension we will stop administering all claim payments until employers remit the full invoiced amounts that are due.

Open Enrollment Plan Provision: Clients' plan documents state the open enrollment period is 30 days prior to the plan's renewal date. We can accommodate customers by providing up to an additional 30 days from the effective date to complete open enrollment.

Laid Off / Furloughed Employees: Employers currently notify us when employees are no longer actively at work (working at least 25 hours per week) or no longer covered under the plan. Some employers may have employees working fewer hours, temporarily on leave/laid off or furloughed. Employers may maintain these employees, and their dependents, on the plan provided they have been covered on their plan since Jan.1, 2020, and all payments continue to be made for such individuals. Only eligible employees working at least 25 hours per week can be added to the plan as new enrollees.

If the employer's entire workforce is laid off due to pandemic – as long as one covered employee remains on the plan and the administrative fees, stop-loss premium and claim funding is paid, the stop-loss insurance contract will not be terminated due to a drop in enrollment.

**These accommodations will be made upon written request via email to [AccountManagementSB@trustmarkbenefits.com](mailto:AccountManagementSB@trustmarkbenefits.com) and will be in effect until June 30, 2020.** Please contact your account manager who is ready to assist you with any questions or concerns you may have.

*Your plan documents provide useful information regarding plans provisions and are conveniently located in the Document Center at [Trustmarksb.com](http://Trustmarksb.com). Employers should consult with their legal counsel and/or tax advisor to determine if their benefits meet applicable state and federal requirements.*

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