



Independence Edge

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Employee Eligibility Exception for furloughed or temporarily laid off employees

As a result of the COVID-19 outbreak, Independence will honor employer requests to continue coverage for employees furloughed or temporarily laid off as a result of impacts of COVID-19.

This exception applies to fully insured and self-funded business, and is contingent upon the following:

- Full premium payments continue to be made by the employer.
- Self-funded employers must continue to remit invoiced amounts in full.
- The employer is responsible for collecting employee contributions, if applicable.
- No reductions to employer contributions will be allowed.
- Only actively at-work employees can be added to the plan as new enrollees.

- Our preferred Stop Loss partner, HM Insurance Group (HMIG) HMIG will honor coverage in accordance with the above conditions.
- Self-funded employers who do NOT contract with HMIG for Stop Loss/Reinsurance, should contact their Stop Loss carrier or broker/consultant for information on how these benefits will be covered under their policy related to the specific Stop Loss contract terms and Plan documents.

This Underwriting Guideline exception is in effect until June 30, 2020. This exception will not be valid on or after July 1, 2020.

Please note: Employers should consult with their legal counsel and/or tax advisor to determine if their benefit offerings meet applicable state and federal requirements.

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