



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

Phone 1-317-285-1877

## **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.

### Maintain Coverage - current customers

**Q: If an employer lays off any part of its workforce in response to the COVID-19 crisis, will employees be given the chance to continue their coverage with OneAmerica?**

A: During this pandemic, we will modify our continuation position as follows: Employees who cannot work or have reduced hours due to COVID-19 can continue the coverage they had before COVID-19 for up to 90 days or as stated in their contract, whichever is greater. Premiums must remain at the prepandemic amount. 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 employees are laid off, or the company they work for closes due to COVID-19, will group life insurance coverage for their dependents be impacted?**

A: If the premiums continue to be paid and the terms of the insurance contract are met, the employees and their insured dependents 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 HR administrator for more information.

**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?**

A: 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: If employees are required to work one week on and one week off due to COVID-19 restrictions, how will OneAmerica handle claims during that time?**

A: 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 group life insurance benefits be reduced during a furlough, temporary layoff or reduction of hours?**

A: 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 LOA. All other contract provisions continue to apply.



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**Q: If employees are under a state-mandated quarantine for non-essential employees, does the continuation provision remain in effect?**

A: During this pandemic, we will modify our continuation position as follows: Employees who cannot work or have reduced hours during COVID-19 can continue the coverage they had before COVID-19 for up to 90 days or as stated in their contract, whichever is greater. Premiums must remain at the prepandemic amount. If employers remain active with AUL, employees may have the option to port or convert coverage if they have not returned to their prepandemic status by the end of the 90-day extension or September 30. The 90-day extension will begin on April 1 or the date employment status changed.

**Q: How will OneAmerica handle coverage during the COVID-19 pandemic for policyholders with contracts that do not have layoff or continuation provisions?**

A: We understand some of our contracts may not have specific language on continuation. During this pandemic, we will modify our continuation position as follows: Employees who cannot work or have reduced hours during COVID-19 can continue the coverage they had before COVID-19 for up to 90 days or as stated in their contract, whichever is greater. Premiums must remain at the prepandemic amount. If employers remain active with AUL, employees may have the option to port or convert coverage if they have not returned to their prepandemic status by the end of the 90-day extension or September 30. The 90-day extension will begin on April 1 or the date employment status changed.

**Q: If employees continue to be affected by COVID-19 related layoffs past June 30<sup>th</sup>, will OneAmerica offer another extension for coverage?**

A: We understand some of our contracts may not have specific language on continuation. During this pandemic, we will modify our continuation position as follows: Employees who cannot work or have reduced hours during COVID-19 can continue the coverage they had before COVID-19 for up to 90 days or as stated in their contract, whichever is greater. Premiums must remain at the prepandemic amount. If employers remain active with AUL, employees may have the option to port or convert coverage if they have not returned to their prepandemic status by the end of the 90-day extension or September 30. The 90-day extension will begin on April 1 or the date employment status changed.

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

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

**Q: If employees who have their coverage terminated due to furlough during COVID-19 are reinstated into work and reapply for coverage, will those employees need to satisfy the pre-existing condition requirements again?**

A: OneAmerica has modified its rehire and reinstatement provisions to help employees impacted by COVID-19 return to their prior coverage levels easily.

Employees who return to active status and reinstate coverage prior to six months may return to their prior level of coverage without being subject to evidence of insurability and any applicable waiting period. Employee effective dates will be either 'immediately' or 'first of the month following' return to active status, depending on contract provisions. An employee's original effective date would be used to determine if a pre-existing condition review were warranted, if eligibility waiting periods apply or if benefit waiting periods apply. Employees who reactivate coverage beyond six months, or as stated in your contract, whichever is greater, will be treated as a newly hired employee. We will also follow contract provisions when processing employer requests for coverage increases.



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Employers must note that their layoff or furlough was due to COVID-19 in order to trigger this modified provision in their reinstatement process. If failing to do so, normal contract provisions and waiting periods will apply.

Terminated employees may have the opportunity to convert or port their coverage according to their policy. Employees should contact their HR administrator for more information.

**Q: During the re-enrollment process, will email communications with policyholders and employees be allowed as proof of Guaranteed Increase in Benefit (GIB) acceptance?**

A: In lieu of faxing of wet signatures, employees' responses to re-enrollment communications via email will be considered proof of acceptance for active employees to confirm their GIB election.

**Q: Does my Accidental Death and Dismemberment (AD&D) policy cover COVID-19?**

A: AD&D policies do not cover any disease. Death due to COVID-19 is therefore excluded from coverage, as are deaths caused by any other disease.

**Maintaining Coverage – new employees on current customers**

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

A: 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: Will a work-from-home arrangement for employees affect their coverage?**

A: In general, employer-approved work-from-home arrangements are considered an acceptable alternate work location. Please review your policy for more information on alternate work locations. All other contract provisions apply.

**Q: Is OneAmerica offering any special enrollment where eligibility waiting periods are waived?**

A: OneAmerica offers scheduled enrollments for Voluntary Disability, per our contract.

**Q: If new employees get their hours reduced, placed on LOA, or furloughed, would their employment time still count towards satisfying their waiting period?**

A: If due to the COVID-19 pandemic employees are working reduced hours, not actively at work or furloughed, we will continue to treat them as active. Their coverage by OneAmerica will begin on the original effective date. If the premiums are paid and the terms of the insurance contract are met, the employees will continue to be covered as actively at work.

**Q: During COVID-19, is OneAmerica offering alternatives to submitting wet signatures on forms?**

A: Due to the current national and local social distancing measures, OneAmerica is striving to offer flexible solutions to continue to process claims and move business forward. We will accept electronic signatures – with the appropriate acknowledgement of disclosures – to complete most forms. We will continue to require wet signatures for the Beneficiary and the Change in Beneficiary Designation forms. The employee must wet sign the form and send it to the employer through regular mail, or by scanning the document with a printing device or mobile app and then emailing it to the employer. If the employer is made responsible for making the wet signature



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available to OneAmerica, please make sure there is record of the return address on the envelope or that the email address it is sent from corresponds to the employee's information registered with OneAmerica.

## Maintaining Coverage – new customers and new employees

### **Q: During a new business transition, will OneAmerica waive the actively at work or minimum hours-per-week requirements?**

A: If during the transition period and due to the COVID-19 pandemic employees are working reduced hours, not actively at work or furloughed, we will continue to treat them as active. Their coverage by OneAmerica will begin on the original effective date. Employers must list these employees on the Not Actively at Work (NAAW) form and provide COVID-19 as the reason. If the premiums are paid and the terms of the insurance contract are met, the employees will continue to be covered as actively at work.

### **Q: During a new business transition, will employees who are on LOA, furloughed or laid off due to COVID-19 be considered as actively at work for continuation of coverage purposes?**

A: If during the transition period and due to the COVID-19 pandemic employees are working reduced hours, not actively at work or furloughed, we will continue to treat them as active. Their coverage by OneAmerica will begin on the original effective date. Employers must list these employees on the NAAW form and provide COVID-19 as the reason. If the premiums are paid and the terms of the insurance contract are met, the employees will continue to be covered as actively at work.

## Leave and Furlough

### **Q: If an employer lays off any part of its workforce in response to the COVID-19 crisis, will employees be given the chance to continue their coverage with OneAmerica?**

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A: If the premiums continue to be paid and the terms of the insurance contract are met, the employees and their insured dependents 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 HR administrator for more information.

### **Q: Will group life insurance benefits be reduced during a furlough, temporary layoff or reduction of hours?**

A: 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 LOA. All other contract provisions continue to apply.



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**Q: How will pre-disability earnings be determined if an employee becomes disabled while working reduced hours or on furlough?**

A: 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 LOA. All other contract provisions continue to apply.

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**Q: If new employees get their hours reduced, placed on LOA, or furloughed, would their employment time still count towards satisfying their waiting period?**

A: If due to the COVID-19 pandemic employees are working reduced hours, not actively at work or furloughed, we will continue to treat them as active. Their coverage by OneAmerica will begin on the original effective date. If the premiums are paid and the terms of the insurance contract are met, the employees will continue to be covered as actively at work.

**Q: If employees who have their coverage terminated due to furlough during COVID-19 are reinstated into work and reapply for coverage, will those employees need to satisfy the pre-existing condition requirements again?**

A: OneAmerica has modified its rehire and reinstatement provisions to help employees impacted by COVID-19 return to their prior coverage levels easily. Employees who return to active status and reinstate coverage prior to six months may return to their prior level of coverage without being subject to evidence of insurability and any applicable waiting period. Employee effective dates will be either 'immediately' or 'first of the month following' return to active status, depending on contract provisions. An employee's original effective date would be used to determine if a pre-existing condition review were warranted, if eligibility waiting periods apply or if benefit waiting periods apply. Employees who reactivate



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coverage beyond six months, or as stated in your contract, whichever is greater, will be treated as a newly hired employee. We will also follow contract provisions when processing employer requests for coverage increases. Employers must note that their layoff or furlough was due to COVID-19 in order to trigger this modified provision in their reinstatement process. If failing to do so, normal contract provisions and waiting periods will apply.

Terminated employees may have the opportunity to convert or port their coverage according to their policy. Employees should contact their HR administrator for more information.

**Q: Is OneAmerica extending its reinstatement period during the COVID-19 pandemic?**

A: OneAmerica has modified its rehire and reinstatement provisions to help employees impacted by COVID-19 return to their prior coverage levels easily.

Employees who return to active status and reinstate coverage prior to six months may return to their prior level of coverage without being subject to evidence of insurability and any applicable waiting period. Employee effective dates will be either 'immediately' or 'first of the month following' return to active status, depending on contract provisions. An employee's original effective date would be used to determine if a pre-existing condition review were warranted, if eligibility waiting periods apply or if benefit waiting periods apply. Employees who reactivate coverage beyond six months, or as stated in your contract, whichever is greater, will be treated as a newly hired employee. We will also follow contract provisions when processing employer requests for coverage increases. Employers must note that their layoff or furlough was due to COVID-19 in order to trigger this modified provision in their reinstatement process. If failing to do so, normal contract provisions and waiting periods will apply.

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**Q: Do employees who are on LOA because they are considered high risk for COVID-19 qualify for short-term disability?**

A: 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: If a group life or disability claim is filed while an employee is on LOA or furloughed, will the employee be considered eligible for benefits?**

A: 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 LOA. All other contract provisions continue to apply.

## Benefits and Services

**Q: Will group life insurance benefits be reduced during a furlough, temporary layoff or reduction of hours?**

A: 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 LOA. All other contract provisions continue to apply.





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Terminated employees may have the opportunity to convert or port their coverage according to their policy. Employees should contact their HR administrator for more information.

**Q: If an employer reduces employee pay to adjust to the COVID-19 situation, will the employees' coverage be affected by this reduction?**

A: 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: If an employer reports an employee diagnosed with coronavirus, can the employee submit a disability claim?**

A: OneAmerica will review claims from employees with a COVID-19 diagnosis. If the definition of disability is met, a claim for fully insured short-term disability benefits will likely be payable after the elimination period. Claims of employees who are quarantined without a diagnosis would generally not be payable. Employers who have an



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Administrative Services Only (ASO) contract with OneAmerica will generally follow the same approach. We will work with our ASO self-insured customers to administer their plans in accordance with their needs.

**Q: If an employee is quarantined due to the coronavirus, could the employee receive disability benefits?**

A: 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: Do employees who are on LOA because they are considered high risk for COVID-19 qualify for short-term disability?**

A: 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: If employees cannot perform their job for circumstances different than COVID-19, can they file a claim anyway?**

A: 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: If a claim is submitted during a month where grace periods for premium payments are extended, will OneAmerica pay the claim timely, or wait until the premiums are paid?**

A: We understand the COVID-19 crisis creates challenges for all of us. We are committed to supporting you and your employees. We have a moratorium on termination of all policies due to nonpayment of premium adding 30 more days to the group policy grace period. There is no need to contact us as it will be applied automatically. Any grace period given does not eliminate the obligation to pay the premium.

We are continuing to monitor activity from state regulators and may further extend the moratorium period. OneAmerica will comply with federal and/or state laws that allow a moratorium on policy cancellations for nonpayment of premiums.

**Q: If a group life or disability claim is filed while an employee is on LOA or furloughed, will the employee be considered eligible for benefits?**

A: 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 LOA. All other contract provisions continue to apply.





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**Q: If quarantined employees who qualified for short- or long-term disability benefits also qualify for relief from the government, will this affect their disability benefits?**

A: Unless federal regulations change during the COVID-19 pandemic, any disability income employees receive under government benefits or state compulsory benefit laws, including any state disability income or similar laws, will offset – or reduce the benefit of – their disability coverage plans.

**Q: What happens if a claim is denied?**

A: 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: With doctor offices changing how they operate to respond to COVID-19, is OneAmerica changing its policies on medical requirements for short- and long-term disability claims?**

A: 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 an employee's doctor's office is closed and he/she has not been approved to return to work yet, can the employee's current claim be extended?**

A: 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 an employer lays off employees due to COVID-19 and they lose voluntary coverage, what do the employees need to provide to get their coverage reinstated once they come back to work?**

A: 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.

**Q: Is ComPsych offering free Employee Assistance Program (EAP) services due to the COVID-19 pandemic?**

A: Due to COVID-19 and the need for social distancing, our EAP vendor is currently not offering in-person sessions. Subscribed employees can continue to access their EAP service over the phone. They can also [access online resources](#) made available by ComPsych.

**Q: Does my Accidental Death and Dismemberment (AD&D) policy cover COVID-19?**

A: AD&D policies do not cover any disease. Death due to COVID-19 is therefore excluded from coverage, as are deaths caused by any other disease.



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## Billing and payment

**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?**

A: 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 800-553-5318.

**Q: How does the grace period for payment of premiums effectively work?**

A: OneAmerica will comply with federal and/or state laws that allow a moratorium on policy cancellations for nonpayment of premiums. There is no need to contact us as it will be applied automatically. Any grace period given does not eliminate the obligation to pay the premium.

For example, premium for April is regularly due on April 1. Our regular grace period extends the due date to May 1. The extended grace period allows policyholders to make the payment by June 1.

**Q: If a company is temporarily closed or operating with limited capacity due to COVID-19, will OneAmerica cancel policies due to nonpayment?**

A: 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 800-553-5318.

**Q: If an employer reduces employee pay to adjust to the COVID-19 situation, will the employees' coverage be affected by this reduction?**

A: 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: If a claim is submitted during a month where grace periods for premium payments are extended, will OneAmerica pay the claim timely, or wait until the premiums are paid?**

A: We understand the COVID-19 crisis creates challenges for all of us. We are committed to supporting you and your employees. We have a moratorium on termination of all policies due to nonpayment of premium adding 30 more days to the group policy grace period. There is no need to contact us as it will be applied automatically. Any grace period given does not eliminate the obligation to pay the premium.

We are continuing to monitor activity from state regulators and may further extend the moratorium period. OneAmerica will comply with federal and/or state laws that allow a moratorium on policy cancellations for nonpayment of premiums.



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## Legislative Impact

**Q: How does the Families First Coronavirus Response Act impact disability eligibility and benefits?**

A: 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.

Unless federal regulations change during the COVID-19 pandemic, any disability income employees receive under government benefits or state compulsory benefit laws, including any state disability income or similar laws, will offset – or reduce the benefit of – their disability coverage plans.

**Q: An employer has employees who live in New York, although the company is based elsewhere. As that state expands the definitions for disability benefits, would those definitions apply to the OneAmerica policy too?**

A: The OneAmerica policies remain unchanged. Unless federal regulations change during the COVID-19 pandemic, any disability income employees receive under government benefits or state compulsory benefit laws, including any state disability income or similar laws, will offset – or reduce the benefit of – their disability coverage plans.

**Q: Will the Families First Coronavirus Response Act affect employees' FMLA coverage?**

A: OneAmerica works with different vendors to provide FMLA benefits to our policyholders. Please contact your FMLA administrator for questions related to this type of coverage.

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