



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

Phone 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.

### **Q: If an employer furloughs, lays off, reduces hours worked for any part of its workforce or closes in response to the pandemic, 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 prior to COVID-19 for up to 90 days or as stated in their contract, whichever is greater.
- Premiums must remain at the prepandemic amount and benefits will not be reduced.
- Terminated employees may have the opportunity to convert or port their coverage if they have not returned to their prepandemic status by the end of the 90-day extension.
- These modifications apply to all contracts, whether they contain continuation provisions or not.
- Employees should contact their human resources (HR) administrator for more information.

### **Q: If employees who have their coverage terminated due to furlough during COVID-19 are reinstated, will they need to satisfy the preexisting 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 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 will be used to determine if a preexisting condition review is 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.

### **Q: During a new business transition, will employees who are on leave of absence (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, laid off or furloughed:

- The employees will continue to be covered as actively at work for 90 days if premiums are paid, per our modified continuation provision.
- 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.

### **Q: If new employees get their hours reduced, placed on LOA or furloughed due to COVID-19, would their employment time still count toward satisfying their waiting period?**

A: If due to the pandemic new employees are working reduced hours, placed on LOA or furloughed, we will continue to treat them as actively at work. That time will count toward satisfying their waiting period.



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**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: 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: 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.

**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 reenrollment communications via email will be considered proof of acceptance for active employees to confirm their GIB election.

**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 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: Employers must follow our modified continuance contract provision for employees to be covered while on LOA or furlough due to the pandemic. Please refer to the first question in this document for more details.

**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 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 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.



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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 prepandemic amount. 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.

**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 pandemic 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, which add 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.

**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? 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.

**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: 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 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.

**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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**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 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 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.

OneAmerica® is the marketing name for the companies of OneAmerica.