

Frequently Asked Questions

Your policy and the coronavirus

Covid-19 Update | March 20, 2020

In consideration of the COVID-19 (coronavirus) outbreak here in the US and around the world, we want to assure every member of the Reliance Standard and Matrix families that your health and safety, and that of your families, remain of paramount importance to us.

ELIGIBILITY

Is someone automatically disabled if he/she is placed under a quarantine related to the Coronavirus?

No. Reliance Standard disability policy language requires that an insured be disabled from his/her own occupation. Therefore, an insured is not automatically considered disabled if under a quarantine for any reason. However, some policies may contain quarantine provisions. It is important that you check your policy or (if self-insured) plan document, as this will dictate how claims are administered.

If we have to close a facility because of coronavirus, are my employees still considered actively at work?

Certain policies (e.g. our standard life contract) have specific continuation of coverage provisions, which will be followed. For those policies without such a provision, including our standard disability policies, we will allow an employee to maintain insurance coverage if an employer temporarily closes a specific location due to the coronavirus and is unable to provide work at another location or at home.

The employer must maintain the employee's same employment status as prior to the closure [e.g. active, full time etc.]. At this time, Reliance Standard has determined that a temporary closure is one that lasts for up to 30 calendar days. This means that if the employer location does not reopen by the 31st calendar day from the date the work location closed, the closure will be considered permanent and the employee will need to meet the eligibility requirements in the applicable policy to maintain coverage. As the pandemic situation develops we will evaluate the 30-day time frame to determine if modification is warranted.

But we are a school and are closed until next September.

Most school closures have included work-from-home arrangements for faculty and staff using distance learning and other alternative measures. However, if a school for children attending kindergarten through grade 12 temporarily closes due to the coronavirus and is unable to provide work for employees at another location or at home, we would consider a temporary closure as up to the day prior to the next school calendar year. For example, if a school closed on March 1, 2020 and the school determines that it will restart classes on August 15th, 2020, an insured's coverage may continue through August 14th, 2020 (if that employee maintains the same employment status as prior to the work location closure).

Check your policy: certain policies may not allow this extension of coverage, and if so, that restriction will be specifically listed. All other policy provisions still apply, and each claim will be assessed on its own merit.

If we have to close a facility permanently because of coronavirus, are my employees still insured?

Certain policies (e.g. our standard life contract) have specific continuation of coverage provisions, which will be followed. If an employer closes a specific location permanently and is unable to provide work for employees at another location or at home, our policies without such a provision do not allow an employee to maintain insurance coverage once the insured is no longer in an eligible class. Always check your policy.

If we remain open and temporarily reduce the hours for certain employees because of coronavirus, are my employees still considered actively at work?

We will allow the employee to maintain insurance coverage during the time period that the temporary reduction in hours occurs. The employer must maintain the employee's same employment status as prior to the work hour reduction [e.g. active, full time etc.]. Additionally, at this time, Reliance Standard has determined that a temporary hour reduction is one that occurs for up to 30 calendar days. This means that if the employee continues to work a reduced schedule on the 31st calendar day from the date the reduced schedule began, the employee will need to meet the eligibility requirements in the applicable policy to maintain coverage. As the pandemic situation develops we will evaluate the 30-day time frame to determine if modification is warranted.

Please note that all other policy provisions still apply, including our standard policy requirement that all income related changes are effective on the date that change occurs. For example, this means that if an employee's income is reduced and the employee files a disability claim, the employee's income immediately prior to the employee's date of disability will be used to determine the employee's benefit amount.

Check your policy: certain policies may not allow this extension of coverage or certain policies may allow changes in income to be effective on dates other than the date the change occurred; if so, that information will be specifically listed.

If we have to temporarily lay off employees because of coronavirus, are my employees still insured?

Certain policies (e.g. our standard life contract) have specific continuation of coverage provisions, which will be followed. Without such a provision, our standard policies (for example, our disability policies) do not allow an employee to maintain insurance coverage once the insured is no longer in an eligible class. Always check your policy; certain policies may allow extension of coverage in compliance with applicable laws, and if so, that will be specifically listed.

If we have to terminate positions because of coronavirus, are my employees still insured?

Certain policies (e.g. our standard life contract) have specific continuation of coverage provisions, which will be followed. Without such a provision, our standard policies (for example, our disability policies) do not allow an employee to maintain insurance coverage once the insured is no longer in an eligible class. Always check your policy; certain policies may allow extension of coverage in compliance with applicable laws, and if so, that will be specifically listed.

My policy has an "actively at work" requirement. If we have hired a new employee and the employee has not been able to start work, can the employee still be considered meeting the eligibility waiting period?

Our standard policies require that an employee be actively at work during the applicable waiting period to be eligible for benefits. At this time, we are unable to extend coverage to employees who have not met the initial eligibility requirements to secure insurance. Check your policy: certain policies may allow extension of coverage in compliance with applicable laws, and if so, that will be specifically listed.

My policy determines benefit payment amounts based on an employee's salary. If we have to reduce salaries because of coronavirus, are my employees still insured at the higher level?

Our standard policies require that all income related changes are effective on the date that change occurs. For example, this means that if an employee files a disability claim, the employee's income immediately prior to the employee's date of disability will be used to determine the benefit amount. Check your policy: certain policies may allow changes in income to be effective on dates other than the date the change occurs; if so, that will be specifically listed.

CLAIMS

Will Reliance Standard approve a disability claim for an insured who is under a quarantine related to the Coronavirus?

Possibly. We will review every claim based on the disability policy language and the unique facts of the insured's situation, including factors such as the diagnosis and medical certification; the progress of the virus/condition; the specific quarantine that the insured is subject to; and the insured's ability to work remotely, among others.

What is required to submit a disability claim based on an incidence of Coronavirus?

Any insured may initiate a disability claim securely online, around the clock, from anywhere. This self-service capability ensures your employees have unrestricted access to filing a claim regardless of any pandemic-related operations challenges or measures. Our telephonic intake staff remains poised to serve insureds as well. Check with your Account Manager to confirm you have current employee materials. Claims submitted listing a diagnosis of Coronavirus will be processed in compliance with all applicable contract provisions.

To be eligible to receive benefits, an insured must provide proof that he/she is:

- *Under the care of a Health Care Provider who is certifying the insured's disability; AND*
- *Unable to perform his/her occupation in the work place or at home via remote access.*

What about FMLA, ADA and state disability and paid family medical leave plans?

On March 18, 2020 President Trump signed the Families First Coronavirus Response Act into law, expanding leave and paid leave benefits for Americans. Several states have proposed, and some have begun to pass, additional legislation to support workers within those specific states. Our [Matrix Radar blog](#) is a clearinghouse of legislative developments related to disability and leave. For up to the moment information, click and subscribe. In addition, Reliance Standard publishes a [microsite](#) outlining federal and state disability and paid family leave programs. We have a special section on COVID-19 related programs; visit it often, as these programs are changing rapidly.

What if I am not certain if an employee should file a disability claim with Reliance Standard?

Our standard disability policies require that an insured be disabled from his/her occupation. It is important that you check your policy as this will determine if the employee is eligible for disability benefits. If you or the employee believe that the employee meets the policy requirements for benefit payment, a disability claim should be filed with us.

What if Reliance Standard approved a claim and an employee is currently receiving checks – will the employee still receive benefit payments?

Our claims teams are currently operating across the United States. At this time, all approved claim payments are continuing to be issued without interruption.

If Reliance Standard approved a claim and an employee is currently receiving checks, can the employee receive payments more quickly?

If an insured is currently receiving physical benefit payments, we do offer the ability to transfer those benefits electronically (direct deposit or ACH) where able to do so. An insured should contact his/her assigned Claims Examiner to determine how to update the benefit payment method.

What if an employee filed a claim with Reliance Standard but the employee has not received a decision yet?

Our claims teams are currently operating across the United States. We continue to process all filed claims and are processing benefit decisions as quickly as possible.

What if Reliance Standard needs medical records and the employee is not able to obtain the records from a Health Care Provider?

If an employee has been asked to provide medical information to support a claim for benefits and is unable to do so based on the current situation, he/she should contact us and we will work with the employee and the Health Care Provider to obtain what is needed appropriate to the employee's specific circumstances, the facts of the claim, and the Health Care Provider's ability to provide needed information to us.

Please understand that our plans do require information to support a claim determination. However, we will be as flexible as possible based on the facts of each claim and the applicable policy provisions.

What if an employee can medically return to work and we do not have work available for the employee?

Our standard disability plans require that benefits are paid only when an insured is disabled from his/her occupation. If an employee is medically able to work but the employer is unable to provide work to that employee, the employee will need to discuss with the employer what other non-disability related benefits may be available to him/her.

What if Reliance has asked an employee to attend an Independent Medical Exam?

If an employee has been asked to attend an Independent Medical Exam and is unable to do so based on the current situation, he/she should contact us and we will work with the employee and the Health Care Provider to reschedule the exam to a date appropriate to the specific circumstances, the facts of the claim, and the Health Care Provider's availability.

If Reliance Standard decided that an employee is not eligible for disability benefits, can the employee still file an appeal?

If we previously determined that an employee was not eligible for benefit payments in accordance with the applicable policy provisions, our standard disability plans allow up to 180 days to file an appeal of that adverse benefit decision. Our appeal team members are continuing to process all filed claim appeals as quickly as possible.

BILLING

I'm unable to go to the office to receive my bill. Can I get it electronically?

Yes, contact your account manager and he/she can assist you. You can also contact one of our Customer Care specialists toll-free at (800)351-7500, weekdays from 8 AM to 7 PM Eastern.

Can I get an extension of time to pay my premium?

We understand the coronavirus outbreak has impacted everyone. We will work in good faith with all our clients impacted to extend reasonable accommodation with regard to timely payment of premium. In addition, you may be covered by a local, regional, state or federal relief program or proclamation; we will cooperate fully with these requirements.

PREPAREDNESS

How is Reliance Standard prepared to address this pandemic?

Reliance Standard has employees in cities all over the US and is fully prepared to sustain business throughout this and any pandemic. We have engaged our business continuity plan and deployed virtually all client facing employees to work securely from home without interruption or degradation of service. Our service organization has been optimized to allow for regional service balancing as needed to accommodate the potential for localized quarantine situations.

We have restricted business travel and all non-essential events, leveraged the use of virtual meetings through phone and video conferencing, and increased cleaning and sanitization activities in all our locations to reduce infection risk to a minimum. We have also established an internal hub of COVID-19 information and resources to help staff stay safe and up to date.

Will you have reduced work hours during the coronavirus pandemic?

No, our remote work protocols and regional modeling have allowed us to sustain normal business hours and service levels. In addition, our technology tools allow covered employees to submit claims securely online, even on their mobile device. Once submitted, employees can query claim status and interact with our claims professionals electronically for added convenience.

How coronavirus claims relate to our product portfolio:

Short Term Disability

If a person is diagnosed with coronavirus, a claim for fully-insured STD benefits would likely be payable after the elimination period if the definition of disability has been met. Individuals who are quarantined without a diagnosis and not sick generally would not have a payable claim.

Administrative Services Only (ASO): We will work with our self-insured customers to administer their plans in accordance with their needs.

Long Term Disability

If a person is diagnosed with coronavirus, a claim for fully-insured LTD would likely be payable after the elimination period if the definition of disability has been met. As with STD, individuals who are quarantined but not sick generally would not have a payable claim.

Administrative Services Only (ASO): We will work with our self-insured customers to administer their plans in accordance with their needs.

Critical Illness Insurance

Coronavirus is not a covered condition under our Critical Illness product.

Accident Insurance

Accident insurance does not provide benefits for the diagnosis or treatment of coronavirus.

Hospital Indemnity Insurance

Admission/confinement due to a positive diagnosis of coronavirus may be considered for eligible benefits provided all other provisions of the policy are met.

Life Insurance

A life claim following a coronavirus diagnosis would likely be payable assuming all other provisions of the policy are met.

Accidental Death & Dismemberment

A coronavirus diagnosis is not a covered condition under our Accidental Death & Dismemberment product.

Wellness Benefit

Coronavirus testing is not a covered test under our Wellness Benefit; however, most major medical plans and many government programs provide free COVID-19 testing.

EAP Services

For any individuals experiencing panic, anxiety or fear, having difficulty concentrating or sleeping, or increased emotional stress surrounding the coronavirus outbreak, it may help to speak to a professional clinician through your employee assistance program (EAP) powered by ACI Specialty Benefits. For any individuals in need of community resource referrals for child care or life management needs, your EAP provides work-life referrals that can help. This value-added service is optional on our LTD and Group Life contracts; contact your account manager to confirm coverage.

24-Hour Travel Assistance

Every Reliance Standard insured enjoys 24-hour travel assistance services through our sister Tokio Marine Group company, On Call International. When traveling more than 100 miles from home or in a foreign country, On Call offers insureds and their dependents help with an illness or injury, lost passport, missing luggage or even a prescription refill. On Call also provides valuable information and pre-trip services, which are even more important during a pandemic.

Information is accurate as of the date shown above, and is not intended as an addition or modification to contract or plan language, claims adjudication or legal advice.

Insurance products and services are provided through Reliance Standard Life Insurance Company in all states (except New York), the District of Columbia, Puerto Rico and the U.S. Virgin Islands. In New York, Insurance products and services are provided through First Reliance Standard Life Insurance Company, home office: New York, NY. Product Availability and features may vary by state.