

# Coronavirus (COVID-19)

## F A Q

Information for Clients and Brokers

Updated March 12, 2020

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

**Answer:** No. Reliance Standard 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.

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

**Answer:** 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.

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

**Answer:** 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.

**Question: My policy has an "actively at work" requirement. If we have to close a facility because of coronavirus, are my employees still considered actively at work?**

**Answer:** If an employer temporarily closes a specific location due to the coronavirus and is unable to provide work for employees at another location or at home, our standard fully insured Reliance Standard policies allow the employee to maintain insurance coverage during the time period that the work location is closed. 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.

### **What about Self-Insured, Matrix Administered Disability Plans?**

Matrix Absence Management administers disability plans for hundreds of employers and millions of insured employees. Each claim is administered according to the terms of the disability plan. Therefore, claims filed under a self-insured disability client's plan will adhere to the terms of that plan and/or the specific administrative direction of the plan sponsor.

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

**Answer:** We previously distributed FAQs for clients regarding how Matrix will administer the FMLA and state leave laws, company leave policies, and STD plans, as well as related issues. You can view those [here](#).

In addition, our Matrix Radar blog recently addressed COVID-19 issues relating to the Americans with Disabilities Act (ADA). You can read it [here](#).

In general, remember that government leave programs do not consider preventive quarantine – absent a diagnosis, medical certification or, in rare cases, government health agency edict – to qualify for approved leave for one’s own serious illness or to trigger caring for a family member’s serious illness. Of course, as the situation develops it is possible that individual states or the federal government may elect to modify or expand guidelines to accommodate the COVID-19 outbreak. ***As that happens, Reliance Standard and Matrix will continue to administer these disability claims and leave requests in full compliance with all regulations.***

**For questions related to your disability plan, contact your Account Manager.**

**For questions related to a specific claim, contact your Claims Examiner.**



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