



## Ancillary Coverages and Novel Coronavirus (COVID-19)

# Frequently Asked Questions

Effective August 14, 2020

As we continue to monitor the ever-changing situation around COVID-19, we remain committed to helping our customers access the ancillary coverages and resources they need.

### Business Resiliency Commitment

Our Business Resiliency Program is designed to ensure operational resiliency by protecting our business processes and minimizing the impact of disruptions to our customers and business partners. Our program includes proactive work groups that address potential operational impacts and continuity, human resources matters, communications and customer support. Through this program, we are taking extra precautions to ensure an uninterrupted service experience for our customers.

We remain committed to ongoing business resiliency planning to better protect our employees and serve our customers and plan participants during an emergency.

- We have call and claim centers in multiple locations in several states. We have the capability in place that gives us flexibility to reroute calls to other facilities as necessary to help ensure business continuity. We have used this system for natural disasters, such as hurricane season or during other weather-related closures.
- We have systems capability and flexibility, with options to further expand these capabilities as warranted, to allow many of our staff to work from home in the event of an outbreak. Depending on the situation, we may utilize this in the event of widespread disease.

### Coronavirus Support and Resources

For additional support and peace of mind, our customers can access the [Coronavirus Digital Toolkit](#).

Customers who have our Disability Resource Services™ can access additional support resources through ComPsych® at [GuidanceResources.com](#) or by calling their designated toll-free number.

### Coronavirus Support and Resources

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## General Questions

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### 1. What is BCBSMT doing to address the COVID-19 pandemic?

We are closely monitoring activity around the COVID-19 and its impact on our customers, our employees and the communities we serve. While the COVID-19 situation is ever-changing, our commitment to our customers remains the same, and we are constantly working on their behalf.

### 2. Will an insured employee be considered actively at work if they are quarantined or if their employer temporarily closes their work location?

The insured employee will be considered actively at work if the insured employee was actively at work the day before the quarantine or temporary company closure. If the employer has instructed an employee to work from home, they will be considered actively at work.

### 3. If employees must stay home to care for a family member with COVID-19, will they still be covered by their ancillary insurance policy?

If the employer has approved the leave from work for the impacted employee and premiums are paid, the coverage will remain in force.

### 4. If an employee loses coverage due to termination of employment, a work stoppage or a reduction of hours below the minimum required for eligibility, how will their coverage be handled when they are rehired, return to work, or increase their hours above the minimum and want to re-establish coverage?

If an employee's coverage ends between March 1 and September 30 due to termination of employment, a work stoppage or a reduction of hours below the minimum required for eligibility, and the employee returns to their job in an eligible class within 6 months, they may reinstate their coverage. The coverage may be reinstated to the exact same benefit amount prior to the loss of coverage. In this instance, we will not:

- (1) Apply a new Eligibility Waiting Period
- (2) Apply a new Benefit Waiting Period
- (3) Apply a new Pre-existing Condition Exclusion
- (4) Require Evidence of Insurability

If the employee ported or converted all or part of their coverage when employment terminated, or the work stoppage or reduction of hours began, that coverage must be surrendered upon reinstatement of their prior group coverage.

### 5. Will there be any modifications made to voluntary premiums or premium due dates for employees who have been furloughed and are not receiving a paycheck?

If a contributory or voluntary coverage is being continued for an employee while they are on furlough, regularly scheduled premium payments are required.

### 6. How will benefit amounts be impacted if an employee has been furloughed or is working reduced hours due to COVID-19?

For employees who have experienced a period of furlough or reduction in hours due to COVID-19 after March 1, 2020, coverage may be continued through **September 30, 2020** at the amount in-force prior to the furlough or reduction in hours. To continue coverage at the amount in place prior to the furlough or reduction in hours, premiums must continue to be paid on the amount of coverage in place prior to the furlough or reduction in hours. We will continue to monitor the situation and make adjustments as needed.

### 7. Will employees be able to convert or port their coverage due to COVID-19?

Employees whose coverage under their employer's policy ended due to termination of employment may be eligible to purchase insurance through conversion or portability provisions. Please refer to your certificate of coverage to determine what conversion or portability options are available. Please note, in general, state and federal laws require employers to provide notice of conversion or portability privileges to their employees at time of termination.

### 8. Will coverage be continued during a quarantine, furlough, layoff, work shutdown, work-from-home period, or similar situation that is due to the COVID-19 pandemic?

- a. Employees who have been instructed by their employer to work from home will be considered to be actively at work. Their coverage will remain active as long as premiums are paid during this period. We expect employers will make every effort to have those employees who have the ability to work from home do so.
- b. Employees who have been instructed by their employer to stay home and do not have the ability to work from home will be considered to be on an excused non-medical leave of absence, regardless of whether or not the employees continue to receive pay. Their coverage will remain active through **September 30, 2020**, as long as they remain an employee of the employer, are expected to return to work for the employer, and provided premiums are paid during this period.
- c. Employees who have their employment terminated by the employer will no longer be eligible for coverage as of their termination date.

**9. If a company is laying off employees due to market downturn related to COVID-19, will Underwriting re-rate the group if the enrollment changes by negative ten percent (-10%)?**

- a. For in-force groups—Given the extraordinary circumstances presented by COVID-19 and in recognition of the value we assign to our group relationships, we will choose not to re-rate a group for rates or fees during the 2020 calendar year if due to COVID-19 enrollment changes by negative ten percent. However, this one-time accommodation under the circumstances is not a waiver of any rights, and we reserve our rights to consider any enrollment changes for the 2021 calendar year and beyond.
- b. For new business, we will still reserve the right to re-rate once final enrollment is received.

## Short-Term and Long-Term Disability Coverage

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**1. Is COVID-19 covered under an employer's short-term disability or long-term disability plan?**

Yes, COVID-19 is covered like any other sickness under a short-term or long-term disability program.

**2. If an insured employee is quarantined or if their employer closes a work location, will they qualify to be paid under a short-term disability plan?**

We will continue to review and process disability claims on an individual, claim-by-claim basis—just as we have always done. For disability lines of coverage, a quarantine, in and of itself, would not necessarily result in a claim being approved. The definition of disability requirements in the certificate of insurance are applicable.

**3. Will BCBSMT waive the elimination period specific to an approved COVID-19 claim or make any other changes to an employer's policy?**

The elimination period is a contractual element in the disability program purchased by the employer. All provisions of the disability policy will continue to be administered per the policy/certificate contract.

**4. Should an employee file a short-term disability claim if they are quarantined or if their employer closes their work location?**

If an employee has been diagnosed with COVID-19, they can submit a claim for short-term disability benefits.

If an employee has not been diagnosed with COVID-19, they should contact their employer to see what other benefits they may be eligible for.

**5. What if a disability claimant is quarantined and cannot get to a doctor?**

If a claimant is currently on claim for disability and is required to get continuing physician authorization, they should contact us, and we will work with them to determine the best course of action for their claim.

If a claimant is too sick to work and is attempting to file a new disability claim, they can file a claim, but we will need verification from their attending physician before we can approve any benefits.

**6. How should employees file a disability claim?**

Employees can continue to file a claim the same way they have always done before. Our process has not changed. Employees should contact their employer for the appropriate steps to file a claim. Claim forms can be downloaded at [bcbsmt.com/ancillary](https://bcbsmt.com/ancillary).

**7. If a disability claimant cannot get to the bank to cash their disability benefit check, what should they do?**

We can deposit a disability payment directly into the claimant's bank account. Claimants can contact our claim customer service at 1-866-739-4090 for assistance.

## Family Medical Leave (FMLA)

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**1. How does COVID-19 impact FMLA?**

If your Leave programs are managed in conjunction with your disability program by FMLSource, you can file a leave or disability claim by calling 1-844-361-4267. See the special bulletin from ComPsych® for additional guidance from FMLASource about COVID-19 and FMLA Leave.

## Life Insurance Coverage

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**1. What if a waiver of premium claimant is quarantined and cannot get to a doctor?**

If a claimant is currently on group life waiver of premium and is required to get continuing physician authorization, they should contact us, and we will work with them to determine the best course of action for their claim.

If a claimant is too sick to work and is attempting to file a new disability claim, they can file a claim, but we will need verification from their attending physician before we can approve any benefits.

**2. We have experienced the loss of an employee due to COVID-19. Does BCBSMT cover this loss?**

We strive to help provide employers, employees and their families with financial resources if a covered person passes away prematurely. In the unfortunate event that a covered person passes away because of contracting COVID-19, the life insurance policy benefits would apply.

## Vision Insurance Coverage

### 1. Can I still use my stand-alone vision benefit if I can't get in to see my eye doctor?

- a. Yes. We use the EyeMed network and are committed to maintaining service and helping you manage through these challenging times. EyeMed will follow all COVID-19 guidance and protocols provided by the Centers for Disease Control and Prevention (CDC), and state and local public health departments. We recommend you follow CDC guidelines regarding routine eye exams, including postponing routine visits.
- b. Should you lose or break your glasses or require replacement contact lenses, we are encouraging members to utilize online, in-network options, including Glasses.com, ContactsDirect.com, Ray-Ban.com, LensCrafters.com, and TargetOptical.com. Utilizing online providers also helps assure you practice safe social distancing and avoid unnecessary risk outdoors. Your benefits are applied on these sites during checkout and your glasses are mailed right to your home. Understanding the circumstances, many of these online providers are offering free, expedited shipping and no-cost returns for extra convenience. Check with online providers to verify available offers.

## Additional Information and Resources

### 1. How is COVID-19 transmitted?

The virus is spread from person-to-person, mainly by respiratory droplets produced when an infected person coughs or sneezes (similar to how influenza spreads). These droplets can land in the mouths or noses of people who are nearby or possibly be inhaled into the lungs.

### 2. What are the symptoms of COVID-19?

The main symptoms of COVID-19 resemble those of a bad cold or the flu, which can make detection difficult. They include: fever, cough or shortness of breath. The Center for Disease Control and Prevention (CDC) believes that symptoms of COVID-19 may appear in as few as 2 days or as long as 14 days after exposure at this time.

### 3. Who is at risk for infection?

People living or travelling in an area where the COVID-19 virus is circulating may be at greater risk.

### 4. How can I protect myself and my employees?

There is currently no vaccine for COVID-19. The best way to prevent infection is to avoid exposure. The World Health Organization (WHO) recommends [everyday preventive actions to help prevent the spread of respiratory viruses](#).

### 5. What is the current risk in the U.S.?

This is an evolving situation. For more information, we recommend following the guidance provided by local health authorities, the [World Health Organization](#) and the [Centers for Disease Control and Prevention](#).

If you have additional questions, please contact your ancillary account representative.

