



Colonial Life COVID-19 Response

Our commitment to customers and their employees

During this time of uncertainty, you can count on our unwavering support. We're committed to meet your needs and deliver quality, dependable service. This includes processing and paying claims, offering a flexible approach to enrollment, answering questions and providing information as you navigate the impacts to your own workforce.

Colonial Life is taking several steps to ensure we can support customers and their employees through the coronavirus (COVID-19) pandemic. Providing support for when the unexpected happens is how we deliver on our promise to our customers. As always, the health and safety of our customers, colleagues, and communities remain our top priority. Our business continuity program prepares us to respond to disruptive events through robust planning, regular testing, and constant monitoring – ensuring we can continue to support you and your employees as the situation progresses.

Pending governmental action

March 17, 2020

The following section outlines our coverage with regard to COVID-19. However, it is important to note that state and federal governments and departments of insurance are in the process of providing guidance and direction for employers in response to the current situation. These developments will influence changes to our coverage, and we will publish updated guidance once occurs.

Guidance has been issued across the country regarding the interpretation of existing laws. Below are links to that guidance. We recommend you check these sites frequently in the event the guidance evolves over time.

Statutory disability guidance:

- [California](#)
- [New Jersey](#)
- [Washington](#)
- [Rhode Island](#)

Federal guidance:

[COVID-19 or Other Public Health Emergencies](#)

[What You Should Know About the ADA, the Rehabilitation Act, and COVID-19](#)

Our business continuity efforts

To minimize exposure to our employees and ensure stable service experiences for you, we've taken steps to:

- Restrict all business travel for employees. Require employees who travel internationally to self-quarantine for 14 days.
- Increase workplace sanitation and educate employees on health and safety best practices.
- Enhance our remote-work capacity to handle a higher volume of people working from home, and encourage employees who can do so to work remotely.
- Test technology to confirm we can shift critical tasks to other worksites and our remote workforce.
- Make flex schedules an option for employees who are working around personal and family obligations during the disruption.
- Give financial support to employees who may need additional help or equipment to make working from home possible.
- Provide emergency pay to employees in situations where flex scheduling or remote working are not possible.
- Make access to free COVID-19 tests available for employees covered under Unum's medical plan.
- Identify critical system needs and ensure they will remain operational.
- Account for variables in our planning, such as an increase in the number of claims filed.

- Work with our vendors to ensure data transmission remains secure and information is protected as they temporarily shift their workforce to remote working.
- Seek input from vendors, state officials, and local governments, and incorporate best practices from external organizations.

Frequently Asked Questions

Do Colonial Life's products and services cover coronavirus-related claims?

Some of Colonial Life's products would cover coronavirus-related claims, and we will follow the provisions set forth in our policies and service agreements to determine coverage as we would any other diagnosis. See below for a brief description of whether particular product lines provide coverage for coronavirus-related claims, assuming all other policy provisions have been met.

Short Term Disability products (individual and group)

Description: Short Term Disability covers individuals who are unable to perform the duties of their occupations because they are injured or sick.

Coronavirus coverage: If a person is diagnosed with coronavirus, Short Term Disability would likely cover someone after the elimination period if the above description has been met. Individuals who are quarantined without a diagnosis and not sick generally would not have payable claims under Short Term Disability.

Voluntary Benefits Products

Critical Illness

Coronavirus is not considered a covered condition under our Critical Illness products.

Accident

Accident products do not provide benefits for the diagnosis or treatment of coronavirus except where the product includes a Sickness Hospital Confinement or Admission Rider which provides benefits due to the confinement of a covered sickness.

Hospital Indemnity

Admission/confinement due to a positive diagnosis of coronavirus can be considered for eligible benefits provided all other provisions of the policy are met. This includes, but is not limited to, meeting the facility definition to which the insured is admitted/confined.

Life Insurance

Coronavirus is not an excluded illness for our group and voluntary life insurance products. Benefits would be paid according to policy provisions.

Is an individual who is quarantined but not sick or diagnosed with coronavirus considered disabled?

Generally, we do not consider quarantined workers to be disabled unless they have a medical condition that results in restrictions and limitations that satisfy a policy's definition of disability. This includes the requirement that the individual be under the regular care of a licensed physician or doctor as a result of the medical condition.

Are quarantined individuals "in active employment"? Does coverage continue during a quarantine?

Generally speaking, yes. The quarantine must be the result of a governmental or medical order; if someone self-quarantines, and is unable to work, they are likely not in active employment. However, coverage may continue if they are taking paid time off, on a leave under the policy and premiums are paid.

If the claimant's employer mandates a quarantine period for an employee, we would likely not pay disability benefits; however, coverage would potentially continue under leave provisions in the policy so long as premiums are paid.

If I receive a paper bill and I'm unable to go to office to receive my bill, are there others way to get it?

If you are registered on Colonial Life for Clients, visit www.coloniallife.com, and log in to receive your bill. If you are not a registered user, go to www.coloniallife.com and click the register option to gain access. For help registering for the website, email myaccountadministration@coloniallife.com or call 800-256-6423. For other questions, email service@coloniallife.com or call the Plan Administrator support line 800-256-7004.

Due to the coronavirus, my company is temporarily closed or operating with limited capacity. Are you going to extend your payment grace period?

We are committed to ensuring you and your employees are supported during this time, which includes keeping valuable coverage. If you anticipate having any issues with being able to remit your premiums due to the circumstances surrounding COVID-19, please call Colonial Life at 800-256-7004 or connect with your Billing Coordinator.

If our company needs to close temporarily due to the coronavirus and we are unable to pay our employees (on furlough) and we are unable to take employee benefit deductions, what impact will it have on their voluntary (employee-paid) coverage?

We understand this is a challenging time for your business. We're committed to delivering dependable service as you navigate the effect on your own workforce. We also remain committed to ensuring you and your employees are supported during this time, including keeping their valuable coverage. If you anticipate having any issues with being able to remit your premiums due to the circumstances surrounding COVID-19, please call Colonial Life at 800-256-7004 or connect with your Billing Coordinator.