



# COVID - 19

## Cigna Group Insurance - FAQs

Updated: March 26, 2020

For a comprehensive list of all COVID-19 FAQs, please click here: [Cigna Group Insurance - Frequently Asked Questions](#)

### Cigna Group Insurance coverage and policy questions

#### **Updated: How is Cigna Group Insurance addressing eligibility for employees who have been furloughed, temporarily laid off, or had their hours reduced?**

As previously communicated on March 23, 2020, we are supportive of accommodating employees in these situations. In order to provide additional support to our clients and customers and maintain consistency with eligibility guidelines established by the Cigna Enterprise, we are extending our continuation of coverage for all individuals who were members of an eligible class under a Cigna Group Insurance policy on March 1, 2020 and were subsequently **furloughed, temporarily laid off or had their hours reduced** as the result of business decisions relating to COVID-19. There is no hour threshold to meet this requirement, as long as they continue to be an employee. They will remain eligible until **May 31, 2020** provided they remain employed and premiums continue to be paid.

This would not apply to any individual who was laid off with no expected return to employment. As we approach May 31, 2020, we will evaluate the situation and may provide additional guidance.

*This is applicable for these Cigna Group Insurance policies: Life, Accidental Death & Dismemberment, Disability, Accidental Injury, Critical Illness, and Hospital Care.*

#### **What earnings will be used for employees who are furloughed or have a loss in hours?**

Any resultant decrease in compensation during this period will not impact any benefit amount. We will base earnings off of the policy's definition and apply to the time period prior to the furlough, temporary layoff or reduced hours.

#### **Are employees on unpaid leave due to COVID-19 eligible for coverage when the client moves to Cigna?**

Our STD, LTD and Life policies contain a Takeover provision which addresses this (so long as they were covered under the prior plan on the day before our policy effective date). The coverage is essentially offered on a "no loss/no gain" basis.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation 03/20 © 2020 Cigna. Some content provided under license.

## **At the end of a furlough period, will employees be able to port or convert their coverage?**

Employers will need to refer to the policy for details concerning when coverage terminates, any available conversion or portability options and any corresponding time frames.

## **What is Cigna Group Insurance doing to accommodate insurance applications pending due to medical underwriting delays?**

There may be a delay in the processing of individual applications for insurance which require medical underwriting. This is due to temporary difficulties in obtaining paramedical examinations or medical records. To address this, we are re-reviewing all pending applications to determine whether a determination can be made based on the information currently on file. If not, we are exploring alternative sources of medical information and reaching out to applicants with specific, targeted medical questions to expedite processing.

## **Federal and State leave and disability legislation**

We continue to track federal and statutory legislation to determine revisions to paid/unpaid leave and disability plans. Our [Federal and Statutory Leave and Disability Plan Reference Guide](#) will continue to be updated with the latest information.

## **Can you help me understand the new law passed in the state of New Jersey regarding COVID-19?**

We are currently researching the impacts of this new law to our state plans and will provide further information once clarified. Here is the information we know now:

On March 25, 2020, New Jersey passed a coronavirus law that impacts New Jersey's Earned Sick Time law, Family Leave Act law, and TDI/FLI provisions. For purposes of leave administration only, please note that where there is a state of emergency declared by the Governor, Commissioner of Health, or other public health authority, "serious health condition" now includes:

- Illness caused by the epidemic of a communicable disease (here, COVID-19)
- Known or suspected exposure to the communicable disease (here, COVID-19)
- Efforts to prevent spread of the communicable disease (here, COVID-19)

If in-home care or treatment of a family member of the employee is required due to:

- 1) The issuance by a healthcare provider or the commissioner or other public health authority of a determination that the presence in the community of a family member may jeopardize the health of others
- 2) The recommendation, direction, or order of the provider or authority that the family member be isolated or quarantined because of suspected exposure to the communicable disease.

If an employee needs leave to care for a family member who has been quarantined or isolated either by the state or their health care provider due to being sick from COVID-19, known or suspected exposure to COVID-19, or otherwise told to stay home he/she is entitled to protection under the New Jersey Family Leave Act.

## **Can you help me understand the new law passed in the State of New York regarding Emergency Paid Leave and Paid Sick Leave for COVID-19?**

We've put together a summary document with FAQs to answer questions related to the legislation passed in the state of New York. Please [click here](#) to read more.

## What is the Emergency Federal Legislation Passed Due to COVID-19?

Please note: this law only pertains to employers with **fewer than 500 employees**:

On March 18, 2020, the President signed the Families First Coronavirus Response Act (the "Act") which contains several paid leave provisions that impact employers with **fewer than 500 employees**.

The "Act" requires that covered employers provide paid sick leave to employees who are unable to work, including work from home, for certain reasons related to the COVID-19 pandemic. Additionally, the Act expands FMLA covered leave reasons to include leave needed to care for a son or daughter under 18 if the child's school, place of care, or child care provider is unavailable due to COVID-19.

Covered employers must provide pay to employees taking this expanded FMLA leave. These measures have a revised effective date of April 1, 2020, and expire on December 31, 2020. Employers will receive payroll tax credits to cover the cost of these mandated programs.

The Act impacts private employers with less than 500 employees and public employers. However, the United States Department of Labor ("DOL") is empowered to issue regulations that would exempt small businesses with fewer than 50 employees from the paid leave and paid sick time requirements if such provisions would jeopardize the viability of the business as a going concern. Additionally, employers of employees who are health care providers or emergency responders may elect to exclude such employees from application under the Act.

## Claim and Leave Process Questions

### **Updated: What is Cigna Group Insurance doing to update claim and leave processes to accommodate customers during this unprecedented time?**

Please note, these updates apply to both fully-insured and self-funded business (FI and ASO):

- **Updated to provide more clarification:** Cigna will provide a 14-day approval on Short Term Disability (STD) claims with a verbal confirmation of symptoms and treatment of COVID-19 from the customer. *Please note, your standard elimination period and other plan provisions will still apply. The 14-day approval period starts on the date of disability.*
- Cigna's standard STD claim process includes fast-tracking of claims with known trends and outcomes. COVID-19 claims will be included to expedite claim decision and payment timeframes.
- If a customer is unable to provide medical documentation to extend their claim, Cigna will work with the customer to provide additional time based on their unique situation.
- Cigna's claim managers will work directly with customers and their employers to identify opportunities for them to work from home during their recovery from COVID-19.
- If Cigna is managing leave and disability for a client, Cigna will identify the most appropriate option based on their circumstances. For example, if a customer is quarantined and does not meet the definition of disability, but would be covered by federal, state, or pre-established company leave programs, we will advise the customer of the coverage and manage the absence in accordance with those plan rules.

Together, all the way.®

