



THE  
**CAPITAL  
GROUP**

RISK MANAGEMENT  
INVESTMENTS  
BENEFITS  
RETIREMENT  
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CARRIER	PREMIUM GRACE PERIOD EXTENSION	COVERAGE AVAILABLE TO LAID OFF EMPLOYEES	WAIVER OF WAITING PERIOD IF EES RETURN FROM LAYOFF	EES WHO HAVE A REDUCTION IN HOURS	ADDITIONAL INFORMATION	CARRIER WEBSITE (FOR ADDITIONAL INFORMATION)
CareFirst BCBS	Carrier requires the group submit a request to defer premium payment for up to 2 months with no interest or penalty. These two months of premium (for example March & April) will be deferred and carried forward. A payment schedule to catch up unpaid premium will allow for the balance for those two months to be spread out through the remainder of the 2020 calendar year. As long as the subsequent monthly premium and the additional scheduled payments are made, the group will not be cancelled for non-payment. NOTE: Groups must be paid current up to the month prior to deferral.	Employees who are furloughed / laid off temporarily may continue on the benefit plan as active employees as long as premium payments are paid (Note: the premium payment extension as defined on this chart does apply). Employers are required to notify CareFirst of the employee status and this will be identified in the carrier system.	CareFirst will waive the waiting period required but employers must identify the status of the employee in requesting this consideration.	Employees who experience a reduction in hours may continue on the benefit plan as active employees as long as premium payments are paid (Note: the premium payment extension as defined on this chart does apply). Employers should notify TCG of the employee status and this will be identified in the carrier system.	A special Enrollment period from March 27, 2020 through April 15, 2020 will be available to employees who are currently uninsured (i.e., previously waived coverage) as long as they do not have coverage elsewhere.	Premium payment deferral does not apply to DCHL, stand alone products and ASO groups. For individual coverage, an announcement will be forthcoming within the next week at which time CFS expects to have information available for members to enroll via a web based process. Additional information may be found at <a href="http://www.carefirst.com">www.carefirst.com</a> in the new Coronavirus Resource Center.
United Healthcare	Requests are being taken on a case-by-case basis for relief. Carrier requires a letter/email from the employer requesting assistance. Once letter is received, it is submitted to UHC for consideration.	Yes, through May 31, 2020	Yes	Yes, still available through May 31, 2020	For both small and large employer groups, UHC will allow employee and dependents not previously enrolled to come on the plan during a special open enrollment period between March 23 - April 6th for an effective date of April 1, 2020. UHC will allow employers to add a "leaner" plan, available to new enrollees only during the special enrollment period. UHC will not allow existing members to change plans mid year. For small employer groups, a Wage & Tax statement will be required to validate employee eligibility. <b>IF BREAK IN COVERAGE:</b> all members coming off a plan and having a break in coverage would start over and need to re-satisfy their deductibles.	<a href="https://www.uhc.com/health-and-wellness/health-topics/covid-19#faq">https://www.uhc.com/health-and-wellness/health-topics/covid-19#faq</a>
Aetna (Aetna Funding Advantage - AFA) (2 - 100 )	Aetna will work with AFA plan sponsors to extend grace periods for the months of March, April and May of this year. The Aetna Answer Team will work with each individual plan sponsor to determine an appropriate payment plan for their circumstances. Payment plans would apply to the stop loss premium, ASC fees and maximum claim funding. At this time, we intend to end this liberalization May 31, 2020, subject to state regulatory requirements.	Employees can maintain their coverage on your Aetna plans so long as (1) the reduction in hours/lay off is a temporary measure resulting from the COVID-19 pandemic; (2) you continue to pay your monthly bill and (3) you do not terminate the employee(s). This option is available to customers until July 31, 2020. Please note the guidelines must be applied uniformly without regard to health status-related factors.	Through July 31, 2020, Aetna is prepared to support changes to the waiting period rules. Any change in the waiting period rules that extends into the next plan year will be considered in the renewal.	Employees can maintain their coverage on your Aetna plans so long as (1) the reduction in hours/lay off is a temporary measure resulting from the COVID-19 pandemic; (2) you continue to pay your monthly bill and (3) you do not terminate the employee(s). This option is available to customers until July 31, 2020. Please note the guidelines must be applied uniformly without regard to health status-related factors.	Aetna will allow prospective plan changes, such as benefit buy downs, provided that the group maintains the same renewal date. This option is available until July 31, 2020.	<a href="https://www.aetna.com">https://www.aetna.com</a>

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Aetna Fully Insured (51-100)	Aetna's current contracts already include a provision for a grace period for those struggling to meet monthly payments. Aetna will also continue complying with any state mandated extensions of grace periods.	Employees can maintain their coverage on your Aetna plans so long as (1) the reduction in hours/day off is a temporary measure resulting from the COVID-19 pandemic; (2) you continue to pay your monthly bill and (3) you do not terminate the employee(s). This option is available to customers until July 31, 2020. Please note the guidelines must be applied uniformly without regard to health status-related factors.	Through July 31, 2020, Aetna is prepared to support changes to the waiting period rules. Any change in the waiting period rules that extends into the next plan year will be considered in the renewal.	Employees can maintain their coverage on your Aetna plans so long as (1) the reduction in hours/day off is a temporary measure resulting from the COVID-19 pandemic; (2) you continue to pay your monthly bill and (3) you do not terminate the employee(s). This option is available to customers until July 31, 2020. Please note the guidelines must be applied uniformly without regard to health status-related factors.	Aetna will allow prospective plan changes, such as benefit buy downs only (no buy ups), provided that the group maintains the same renewal date. Employees will be allowed to move to the lower cost plan. Employers should consult with their own benefits advisors about the implications. This option is available until July 31, 2020.	<a href="https://www.aetna.com">https://www.aetna.com</a>
Aetna Commercial Employers Fully Insured 100+	Aetna's current contracts already include a provision for a grace period for those struggling to meet monthly payments. Aetna will also continue complying with state mandated extensions of grace periods.	Employees can maintain their coverage on your Aetna plans so long as (1) the reduction in hours/day off is a temporary measure resulting from the COVID-19 pandemic; (2) you continue to pay your monthly bill and (3) you do not terminate the employee(s). This option is available to customers until July 31, 2020. Please note the guidelines must be applied uniformly without regard to health status-related factors.	Through July 31, 2020, Aetna is prepared to support changes to the waiting period rules. Any change in the waiting period rules that extends into the next plan year will be considered in the renewal.	Employees can maintain their coverage on your Aetna plans so long as (1) the reduction in hours/day off is a temporary measure resulting from the COVID-19 pandemic; (2) you continue to pay your monthly bill and (3) you do not terminate the employee(s). This option is available to customers until July 31, 2020. Please note the guidelines must be applied uniformly without regard to health status-related factors.	Aetna will allow prospective plan changes, such as benefit buy downs only (no buy ups), provided that the group maintains the same renewal date. Employees will be allowed to move to the lower cost plan. Employers should consult with their own benefits advisors about the implications. This option is available until July 31, 2020.	<a href="https://www.aetna.com">https://www.aetna.com</a>
CIGNA	CIGNA is accepting premium relief requests on a case-by-case basis	An employee, actively at work 30 hours or more as of 3/1/20 who is laid off may remain on the plan from 3/16/20 through 5/31/20 as long as premium payments continue to be made.		An employee, actively at work 30 hours or more as of 3/1/20 who has a reduction in hours may remain on the plan from 3/16/20 through 5/31/20 as long as premium payments continue to be made.		<a href="https://www.cigna.com">https://www.cigna.com</a>
Kaiser	Kaiser's grace period is 60 days for all small, mid & large groups. If special payment options beyond this grace period are needed, contact the Capital Group on a case by case basis.	Employers may keep laid off employees on the plan but the employers are responsible for the entire premium of that employee. No time limit has been set but Kaiser hopes that they see a return to work in 2 - 3 months.	Employers may waive the re-hire waiting period. If the employee returns to work within the same calendar year, deductibles met will be credited. If they do not return within the calendar year, deductibles will reset.	Employees with a reduction in hours below the 30 hr. minimum can remain on the plan. No specific time limit has been set but Kaiser hopes to see an increase in hours to the 30 hr. minimum within 2 - 3 months.	A Special Enrollment period for SGR (1-50) groups in MD, DC and VA will be announced this week to run through April 3, 2020 for an effective date of coverage of April 1, 2020.	<a href="https://thrive.kaiserpermanente.org">https://thrive.kaiserpermanente.org</a>
EyeMed	60 day grace period extension		Employers can choose to waive waiting period for rehires.			<a href="https://eyemed.com/en-us">https://eyemed.com/en-us</a>
VSP	No formal premium relief guidance as of 4.1.20					<a href="https://www.vsp.com">https://www.vsp.com</a>

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Mutual of Omaha	Relief poliices are being done on a state-by-state basis. Please contcst the Capital Group for state specific details	For employees laid off on or after March 1, 2020 employers may pay premium for these employees to retain coverage through April 30, 2020.		If hours are reduced below the minimum requirement of the policy for the period of 3/1/20 to 4/30/20, employees may remain eligible for benefits for the original benefit amount as long as premium continues to be paid by the employer.		<a href="https://blogs.mutualofomaha.com/brokerage/covid-19-response/">https://blogs.mutualofomaha.com/brokerage/covid-19-response/</a>
Humana	Humana's grace period remains at 30 days pending any additional state regulations.	Effective through 5/31/20, laid off employees can continue coverage as long as one employee remains active and premium continues to be paid by the employer.	Humana will waive the waiting period for employees temporarily laid off as a result of COV10-19. New hires remain subject to the waiting period.			Email: COVIDquestions@humana.com
Sun Life	Sun Life is extending an extra 30 days to pay for all coverages with no need to contact the carrier as this provision is applied automatically	Providing premiums are paid, Sun Life is extending the period of coverage to the earlier of 90 days or the end of the end of the period where a person is unable to work, is working reduced hours or is not working from their usual work location.				<a href="https://www.sunlife.com">https://www.sunlife.com</a>
The Hartford	The Hartford will suspend cancellation for non-payment to June 1, 2020 in all states with the exception of Missouri, New York and West Virginia where the consideration may be more liberal.					<a href="https://www.thehartford.com">https://www.thehartford.com</a>
	Respective carrier guidelines will apply.				Employees will qualify for a Special Enrollment if they have experienced a life event (i.e. Loss of Coverage). Additional information is available at the Maryland Health Exchange website.	<a href="https://www.healthcare.gov">https://www.healthcare.gov</a>
MD State Exchange						
DC Health Link	We are awaiting additional guidance from the DCLink. Please contact the Capital Group for the latest updates.	Respective carrier guidelines will apply			Special Enrollment Period has been established with coverage effective the first of the month following enrollment (i.e., enroll in March for April 1, 2020 coverage.	<a href="https://dchealthlink.com">https://dchealthlink.com</a>
MetLife	60 day grace period extension applied for all premiums due 3/1/20 and thereafter until the crisis is deemed over.	As of 3/1/20, unless otherwise stated in the group contract, furloughed employees will be treated as though they are on an approved leave of absence and will remain eligible for coverage for 60 days.				<a href="https://www.metlife.com/COVID-19_US_Customer/">https://www.metlife.com/COVID-19_US_Customer/</a>
Lincoln Financial	60 day grace period extension retroactive to March 1, 2020. Carrier will reassess position as of May 2020.	An employee, actively at work 30 hours or more as of 3/1/20 who is laid off due to the COVID-19 situation may remain on the plan from 3/16/20 through 5/31/20 as long as premium payments continue to be made.	An employee, who has a reduced in hours due to the COVID-19 situation may remain on the plan from 3/16/20 through 5/31/20 as long as premium payments continue to be made.			<a href="https://www.lfg.com/public/covid-19guidance">https://www.lfg.com/public/covid-19guidance</a>
Principal Financial	60 day grace period - An additional extension to 90 days may be granted by contacting the carrier at 1-800-843-1371.	If employees are laid off / furloughed between March 1 and April 30, 2020 the employer may continue coverage as long as premiums are paid.				<a href="https://www.principal.com/insurance-coverage-and-covid-19">https://www.principal.com/insurance-coverage-and-covid-19</a>

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Guardian	Effective for premium due March 1, 2020, the current 30 day grace period will be extended an additional 30 days. Example: premium due 3/1/20 will be extended to 5/1/20. If premium is not paid, coverage will terminate retroactive to the last date for which coverage was paid.	Effective 3/1/20 - 6/30/20, employees enrolled as of March 1 will remain eligible for benefits if premium continues to be paid for employees furloughed or temporarily laid off. Employees must remain active..			Guidelines apply to Dental, Vision, Life, AD&D, Optional Life, Optional AD&D, Accident, Cancer, Critical Illness, STD and Hospital Indemnity. The guidelines apply to Fully Insured and ASO business.	<a href="https://www.guardianlife.com">https://www.guardianlife.com</a>
Unum	Unum is reviewing requests for premium relief on a case-by-case. If consideration is required, please contact the Capital Group.	Furloughed employees are considered on temporary layoff and remain eligible for coverage for 60 days or the length of the layoff provision in the group contract.	If employees are terminated and are then rehired after the timeframe for temporary lay off, they are subject to the standard plan rules and rehire provision of the contract. They may, however, have credit for a waiting period that has already been satisfied. This exception would be confirmed by TCG with the carrier.	Yes, Unum would waive the minimum hour requirement during this emergency.		<a href="https://www.unum.com">https://www.unum.com</a>
The Standard	The Standard has extended the premium payment grace period to 90 days for all customers in order to help those who may need additional time to collect and remit premiums during the COVID-19 crisis.	Coverage can be continued through June 30, 2020 while employees are not working due to a furlough or layoff occurring after March 1, 2020.		For employees who return to work within 12 months of March 2020 and become covered again within 30 days of returning to work will have any coverage that was in effect prior to having work hours reduced reinstated for both the employee and dependents.		<a href="https://www.standard.com">https://www.standard.com</a>
Centers for Disease Control and Prevention						<a href="https://www.cdc.gov/coronavirus/2019ncov/community/guidance-businessresponse.html?CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fspecific-groups%2Fguidancebusiness-response.html">https://www.cdc.gov/coronavirus/2019ncov/community/guidance-businessresponse.html?CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fspecific-groups%2Fguidancebusiness-response.html</a>