



# COVID-19 (Coronavirus) Response by Carrier

Carrier Guidance for Small and Large Group  
Updated: 4/1/20 | 5:30 a.m. (PST)

## Principal

### Carrier Responses

### Resources

#### Coverage

Group benefits-specific questions:

**Will an employee remain eligible for coverage if quarantined due to COVID-19 and unable to work from home?** For employees who have not tested positive for COVID-19, the standard continuation language provides coverage to the end of the month. If a quarantine period extends into the next month, Principal will continue coverage until the end of that month, provided premiums continue to be paid. For employees who have tested positive for COVID-19, Principal continues coverage for the duration of the illness, provided premiums continue to be paid.

**Is an employee considered disabled if they are quarantined due to COVID-19?** Employees under quarantine for COVID-19 that do not have a disabling medical condition do not satisfy the definition of disability under Principal's policies.

**Do employees qualify as disabled if they fall ill due to COVID-19?** Claims for COVID-19 will be evaluated the same as any other illness. As with all claims, they must satisfy Principal's definition of disability and all other provisions outlined in the policy.

**Does Principal have a pandemic-specific exclusion in its group benefit policies?** No, Principal evaluates COVID-19 as it would any other medical condition.

#### Employee Assistance Program (EAP) for group benefit clients

Principal and Magellan are extending telephonic EAP support for all group benefit clients that may have employees who are feeling overwhelmed or anxious about COVID-19. They can contact Magellan Healthcare 24/7 at 800-450-1327 for free, confidential consultation services.

[Principal Resource Center \(COVID-19\)](#)