



## The Hartford

Carrier Responses	Resources
<p><b>Coverage</b></p> <p>Group benefits-specific questions:</p> <p><b>Will The Hartford view a quarantine alone as a disabling condition?</b></p> <p>A. The Hartford makes coverage determinations based on the specific facts and policy language associated with each claim.</p> <p><b>Will STD cover coronavirus, and what documentation will be required?</b></p> <p>A. The Hartford makes coverage determinations based on the specific facts and policy language associated with each claim. Generally, medical information is required to support an STD claim, including a claim due to coronavirus.</p> <p><b>Will leave due to coronavirus be approved under FMLA?</b></p> <p>A: The Hartford reviews each leave request based on the specific facts presented. In order to qualify for leave under FMLA or state leave laws, the claimant must satisfy the requirements as specified under the applicable federal (or state) regulation.</p> <p><b>For customers who are STD self-insured, what happens if they choose a plan change or tell us they want to cover something (i.e. quarantine) that is not under their existing coverage?</b></p>	<p><a href="#">The Hartford Resource Center (COVID-19)</a></p>