

## SPECIALTY— DENTAL, VISION, FINANCIAL PROTECTION

**Will Specialty Benefits be providing any renewal adjustments for small business and key accounts customers? Update 6/17**

### Extension of COVID-19 Renewal Adjustments for groups of 2-499 eligible employees.

In order to make it easier for Small Business and Key Account customers to retain valuable employee benefit offerings for fully insured Dental, Vision, Life, and Disability and Supplemental Health\*, UnitedHealthcare is providing renewal adjustments for customers renewing from May 1 until December 31, 2020. *(This was originally for groups renewing May through September 2020).*

#### COVID-19 Renewal Details for groups of 2-499 eligible employees:

- Groups renewing from May 1 until December 31, 2020 will renew at existing rates or better without rate increases.
- Products in-scope for this short term COVID-19 renewal adjustment are fully insured Dental, Vision, Basic Life, Supplemental Life, STD and LTD, and Supplemental Health (Critical Illness, Accident, Hospital Indemnity).\*
- This Includes the UnitedHealthcare and All Savers businesses.
- State regulatory guidelines may apply.\*

\* *WA groups in the 2-50 space will be subject to standard renewal rate strategy for Dental & Vision*

\* *FL groups in the 2-100 space will be subject to standard renewal rate strategy for STD and LTD*

\* *Supplemental Health (Critical Illness, Accident, Hospital Indemnity) available for groups of 51+ employees*

#### COVID-19 Renewal Details for groups of 500-3000 eligible employees:

- Groups renewing from May 1 through September 30, 2020 will be deferred until October.
  - Original renewal rate will be applied on October 1st for the remaining contract period
- Products in-scope for this short term COVID-19 renewal adjustment are fully insured Dental, Vision, Basic Life, Supplemental Life, STD and LTD, and Supplemental Health (Critical Illness, Accident, Hospital Indemnity).
- This Includes the UnitedHealthcare businesses and fully insured products listed above tied to UMR medical ASO business.

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As always, please reach out to your Sales or Renewal Representative for any clarification on our short-term renewal adjustment offerings or other COVID-19 related items.

The benefits described on this website describe federal requirements and UnitedHealthcare national policy, additional benefits may be available in some states and under some plans.

Administrative services may be provided by United HealthCare Services, Inc. and its affiliates for insurance products underwritten by All Savers Insurance Company. 3100 AMS Blvd., Green Bay, WI 54313, (800) 291-2634.

## FINANCIAL PROTECTION

**How will UnitedHealthcare address employees' Group Financial Protection coverage if, as a result of the COVID-19 national emergency, an employer makes the decision to reduce hours or implement (a) unpaid non-medical leaves of absence, (b) temporary layoffs or (c) furloughs?**

**Update 5/24**

UnitedHealthcare understands our customers may unexpectedly need to make employment staffing decisions as a result of the COVID-19 national emergency including reducing hours or through implementing (a) unpaid non-medical leaves of absence, (b) temporary layoffs or (c) furloughs. To support our customers during this difficult time, for staffing changes occurring on or after March 1, 2020, we will continue coverage for your employees who fall below the minimum hours required by the applicable Financial Protection policy (Life, Short Term Disability, Long Term Disability, Critical Illness, Accident Protection, Hospital Indemnity) to the earlier of 120 days, or to August 31, 2020, **subject to the continued payment of premium based on hours worked prior to the staffing change related to COVID-19.**

If your group policy allows for continued coverage beyond the earlier of 120 days or August 31, 2020, as a result of any of the circumstances outlined above, we will honor the longer period of time.

**For employees who are impacted by a reduction in hours or the implementation of (a) unpaid non-medical leaves of absence, (b) temporary layoffs or (c) furloughs, what happens to their UnitedHealthcare Financial Protection coverage if they are not able to resume active employment as defined by the applicable policy within the earlier of 120 days or by August 31, 2020? Update 5/24**

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If impacted employees do not resume active employment on or before the earlier of 120 days or August 31, 2020, and their coverage is not extended further under the terms of the applicable Group Financial Protection policy, their coverage will lapse. However, if any of these impacted employees are rehired and return to active work within the greater of six months, or the time specified in the rehire provision of the existing policy, following their lapse in coverage, they will:

- not have to satisfy a new employee waiting period or waiting period for the pre-existing provision if these were satisfied before the COVID-19 staffing reductions; and
- not have to provide evidence of insurability to reinstate the coverage they had in effect before the COVID-19 staffing reductions were implemented.

If an impacted employee had not satisfied the necessary waiting period to be eligible for coverage under the policy prior to the COVID-19 staffing reductions, credit will be given for the time previously worked, but the time spent without insurance will not be applied to this waiting period.

We will continue to review the situation and will provide additional guidance as it becomes available.

**When UnitedHealthcare is assuming coverage from another carrier, will the employees who, as a result of the COVID-19 national emergency, experience a reduction in hours, are temporarily laid off, are on an unpaid medical leave of absence or are furloughed at the time of takeover, be eligible for coverage? [Update 5/24](#)**

We have decided to temporarily extend continuity of coverage for employees who have reduced hours, are temporarily laid off or are on an unpaid non-medical leave of absence or are furloughed due to COVID-19 to the earlier of 120 days, or to August 31, 2020. This applies to staffing changes occurring on or after March 1, 2020 and applies to plan effective dates through August 31, 2020. Premiums must be paid based on wages and benefits prior to the COVID-19 staffing changes.

**Will you accept something other than a Certified Death Certificate as proof of death when administering life insurance claims? [Update 4/6](#)**

In order to consider a life insurance claim complete, we require claim forms from the employer and beneficiary as well as a Certified Death Certificate. We do appreciate, however, that in this current pandemic the ability to obtain a Certified Death Certificate may be significantly delayed. In consideration of this, for the administration of basic and supplemental life insurance claims only, we may accept other forms of documentation from beneficiaries; this will be assessed on a case by case basis.

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Please note, the administration of Accidental Death and Dismemberment claims will require a Certified Death Certificate with a final cause of death. If appropriate, based on the circumstances surrounding the death, autopsy and toxicology reports may be required as well.

**What is the date of disability if a claimant has symptoms or tests positive for COVID-19? Update 4/13**

The date of disability will depend on the onset of symptoms and the date the attending physician certifies disability.

**If I am hospitalized due to COVID-19, will it be treated like any other hospitalization under our Hospital Indemnity plans?**

Yes, hospitalizations due to COVID-19 will be treated like any other hospitalization under the terms of our Hospital Indemnity plans.

**Are members who are medically quarantined due to either potential or known exposure to COVID-19 considered disabled under a UnitedHealthcare Short Term Disability plan? Update 4/13**

Short term disability plans insure against lost income when a medical condition restricts or limits a member's ability to perform their job and meets the policy definition of a disability.

UnitedHealthcare will review and consider short term disability claims for possible benefits for individuals who are medically quarantined for the recommended 14-day incubation period following a potential or known exposure to COVID-19, as long as they are unable to work or telework and experience a loss of income. If there is no evidence of manifestation of COVID-19 symptoms and/or confirmation of disease at the end of the incubation period, further benefits will not be considered.

For those plan participants who have restrictions and limitations as a result of symptoms associated with, or a diagnosis of, COVID-19, short term disability claims will be administered according to normal claim processing guidelines.

**If a member is quarantined because s/he is considered high risk due to underlying medical conditions, is the plan participant considered disabled under a UnitedHealthcare Short Term Disability plan? Update 4/13**

Short term disability plans insure against lost income when a medical condition restricts or limits a member's ability to perform their job and meets the policy definition of a disability. They do not cover the risk of becoming disabled.

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**Do you count quarantine periods towards any elimination periods that apply before benefits are paid under your disability plans?**

Yes.

**Is documentation required in order to substantiate a medically supported period of isolation or quarantine?**

Yes, proof of the medical quarantine or isolation is required from the treating provider. If a customer is having difficulty obtaining the necessary documentation to substantiate their claim, UnitedHealthcare will work with that individual based on their unique situation.

**Does your standard group disability plan contain exclusions for pandemics like COVID-19?**

No.

**Is contracting COVID-19 considered an Accident as defined under our Accident Plans?**

No, contracting COVID-19 is not considered an Accident as defined under our Accident plans.

**Is COVID-19 a covered condition under our Critical Illness plans?**

No, COVID-19 is not a covered Critical Illness under our Critical Illness plans.

**Do our basic or supplemental life policies have any exclusions for death from a pandemic?**

There are no exclusions for pandemics in our basic or supplemental life policies.

**Are employees who self-quarantine or isolate due to underlying medical conditions or risk of exposure to COVID-19 covered under FMLA?**

The Family Medical Leave Act (FMLA) provides job protection for leave related to one's own serious health condition or to care for a family member. At this time, job protection is not provided to those who self-quarantine or isolate due to underlying medical conditions or risk of exposure to COVID-19.

If an employer has elected Accommodation Services, these services are limited to people with disabilities as defined in the Americans with Disabilities Act (ADA) and the ADA Amendments Act (ADAAA). At this time, the protections offered under the ADA and ADAAA do not extend to

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individuals who self-quarantine or isolate due to underlying medical conditions or risk of exposure to COVID-19.

### **How did The Families First Coronavirus Response Act (HR 6201) passed by the federal government expand employee job protections under the FMLA?**

The Families First Coronavirus Response Act created, on a temporary basis, one new protected leave category. Effective April 2, 2020, through December 31, 2020, if an employee is unable to work or telework because s/he needs to care for a child under the age of 18 whose school or daycare has closed as a result of COVID-19, the leave will be protected under the FMLA. The employer must provide up to 12 weeks of leave. The first 10-days of the leave will be unpaid, and the remaining leave will be paid by the employer at a rate of 2/3 the employee's regular rate of pay. This payment shall not exceed \$200/day or \$10,000 for the total duration of the leave. To be eligible for this leave, the employer must have fewer than 500 employees, and the employee needing leave must have been employed for at least 30 days.

For employers who have purchased our FMLA and Leave Accommodation Services, we are prepared to administer and track any leave requests received under this new law. However, we will not, consistent with our administrative agreements, issue benefit payments to employees.

### **The federal government recently passed the Families First Coronavirus Response Act (HR 6201). How does this new legislation impact our Financial Protection Short Term Disability benefits? Update 4/13**

The Families First Coronavirus Response Act provides, in part, up to two weeks of paid sick leave for employees who are unable to work or telework as a result of COVID-19. This law is effective April 1, 2020, through December 31, 2020, and applies to private employers with fewer than 500 employees and public employers of any size.

- With the requirement for applicable employers to provide up to two weeks of paid sick leave for COVID-19 related quarantines, absent the presence of symptoms or a diagnosis, ***there will be no income loss during the recommended 14-day incubation period and no reason to file a short-term disability claim.***
- For those covered persons who have restrictions and limitations as a result of symptoms associated with, or a diagnosis of, COVID-19, short term disability claims will be administered according to normal claim processing guidelines, including offsetting any mandatory paid sick leave the employee receives under this law.

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## **I understand how UnitedHealthcare approaches COVID-19 relative to their insured Financial Protection plans, but what about self-insured plans where UnitedHealthcare is administering disability claims on behalf of our company?**

A. Generally speaking, we approach claim administration for our self-insured disability customers similar to that of our fully insured customers. That said, we recognize that each self-insured policyholder (employer) has discretion as to how benefits are paid, and we work with customers to administer benefits according to their company-specific needs. We would suggest, however, that the employer consult with its benefits advisor or legal counsel regarding such decisions.

## **Does coverage continue during a medically supported period of isolation or quarantine?**

Many of our insurance plans allow for a continuation of coverage for approved leaves of absence. We will consider an employee to be actively employed during their medically supported isolation or quarantine if the employee is isolated or quarantined at the recommendation of their treating provider, the Centers for Disease Control and Prevention (CDC) or similar government order. The length of continuation is dependent upon how the leave of absence provision and/or termination provision is defined under the applicable coverage/plan\*.

\*Continuation of coverage presumes applicable premiums are paid.

## **What happens to my UnitedHealthcare Financial Protection coverage if my employer closes for quarantine based on a Federal or State Emergency Order?**

Your continued coverage under a UnitedHealthcare Financial Protection plan is governed by the specific policy documents between UnitedHealthcare and your employer. These policy documents typically include provisions that define active at work requirements as a prerequisite to enroll in and to retain coverage as well as continuation of coverage provisions based on either a leave of absence or layoff. The specific duration for continued coverage may vary as some customers have purchased enhanced coverage. In all cases, premiums must continue to be paid. Any claims which arise during the temporary closure will be reviewed according to the terms of the specific policy issued to your employer.

## **Will you be extending your Portability for Supplemental Health Plans and Long-Term Disability as well as extend Conversion timeframes for Life Insurance due to the COVID-19 pandemic?**

### **Update 5/10**

No, the timelines will not be extended, but will be honored per the contract language. If an employee's coverage ends due to COVID-19, the employer must provide employees with the opportunity to exercise their Portability or Conversion privilege(s). If an employee chooses to Port or

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Convert their coverage the employee needs to submit a Portability or Conversion application and pay the first month of premium within the timeframe noted in the employee's Certificate of Coverage (which is typically within 31 days from when their coverage ends).

**If my company reduces their hours of operation or furloughs certain employees as a result of COVID-19, will my employees be able to retain their Financial Protection coverages even though their current work hours are below the minimum required by the policy?**

A. Effective from March 1, 2020, through April 30, 2020, when our customers' business operations are impacted due *solely* to the COVID-19 pandemic, our Financial Protection policies will be administered as follows:

- If an employee who is normally within an eligible class as defined in the policy remains working, but his/her working hours fall below the minimum required, we will consider the employee to remain in an eligible class of insurance, provided that premiums continue to be paid.
- If an employee who is normally within an eligible class as defined in the policy is temporarily furloughed and furloughs are not specifically addressed in the Certificate, we will consider the employee to be on a temporary layoff and coverage will continue as outlined in the Termination of Covered Person Insurance or Termination of Covered Employee Insurance section(s) of the employer's applicable policies, provided premiums continue to be paid.

## DENTAL AND VISION

**What is UnitedHealthcare doing to support members in accessing dental or vision coverage?**

**Update 4/17**

For our dental and vision coverage we will be supporting our members in accessing the care that they need by relaxing certain frequency limitations, when appropriate, as well as addressing in-network coverage gaps that may arise in the short-term given provider office closures. If you have an urgent care need, you can call your dental or vision provider to set up a virtual visit. If you need assistance finding a provider, call the phone number on your member ID card and we will help find a provider near you.

**As long as dental and vision premiums are being paid for employees, can the dental and vision coverage be continued as long as the furlough continues? Update 4/15**

Yes, so long as they continue to pay premium on those furloughed employees.

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### **How will dental and vision support the service to members and providers? Update 4/5**

For our dental and vision coverage we will be supporting our members in accessing the care that they need by relaxing certain frequency limitations, when appropriate.

We are also addressing in-network coverage gaps that may arise in the short-term given provider office closures.

### **Can members access their dental provider via teledentistry technology? Update 4/17**

UnitedHealthcare Dental recognizes teledentistry as a flexible and cost-effective modality that enables our members' access to their dentist, and for providers to continue caring for their patients.

If a member's dental need is urgent, they should call their dental provider. Many are set up to provide a virtual visit. If they need assistance finding a dentist, they should call the phone number on their member ID card, and a customer service rep will help them find a provider.

UnitedHealthcare Dental will waive frequency limits, and any benefit provided for teledentistry services will NOT count towards the patient's annual maximum benefit, if any, for dates of service prior to May 31, 2020. UnitedHealthcare Dental will continue to evaluate and update this guidance as appropriate.

### **Can I use my smart-phone or a video conferencing service such as Skype? Update 4/17**

During the COVID-19 public health emergency, Office for Civil Rights (OCR) at the U.S Department of Health and Human Services will not impose penalties for HIPAA noncompliance against health care providers that serve patients in good faith through certain everyday communications technologies. Telephones that have audio and video capabilities are appropriate for such evaluations. Providers are encouraged to notify members that these third-party applications potentially introduce privacy risks, and providers should enable all available encryption and privacy modes when using such applications.

### **How are we determining what does an urgent vision need? Update 4/17**

We will follow the member's lead on determining urgency to ensure they can receive care when needed. Examples of care considered urgent include:

- A member broke his / her glasses and needs another pair quickly
- A member or their covered child is having trouble with vision and needs to visit an office for an updated/new Rx to prevent additional issues

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- A member needs an updated prescription for a contact lens refill (i.e., the old prescription expired).

### **What is telehealth as it relates to vision care? Update 4/17**

UnitedHealthcare Vision recognizes telehealth as a flexible and cost-effective modality that enables our members to conduct a virtual check-in for a problem-focused evaluation over the phone or video to triage care. The vision provider can then determine if the patient should visit the office for care. This consultation can include provider discretion on prescriptions which may have expired (contact lenses – 1 year; glasses – 2 years)

### **Is the vision telehealth solution limited to the COVID-19 period? Update 4/17**

Yes, the expansion of telehealth specific to vision is limited to the COVID-19 emergency period and removes frequency limits and accumulations to patient annual maximums to encourage telehealth options for care.

### **If I have an urgent need and there are no in-network vision or dental providers open for service, can I receive an exception to see an OON provider? Update 4/17**

We are taking action to assist members across the country who are affected by the recent COVID-19 emergency. Members who are unable to visit an in-network dental or vision provider due to office closures will be allowed to use out of network providers. These services will be paid at the in-network benefit level due to access issues created by the current COVID-19 emergency. This benefit is being extended to all members for dates of service prior to May 31, 2020 and will re-evaluated at that time.

### **Will UnitedHealthcare allow fully insured clients to continue to offer dental and vision benefits to furloughed employees or those whose hours have been reduced due to COVID-19? Update 5/16**

UnitedHealthcare is temporarily relaxing its requirement that employees be actively working to be eligible for coverage and will allow you to cover your reduced hour employees or furloughed employees, as long as you pay the monthly premium. If the employee is on a customer-approved leave of absence/furlough and the customer continues to pay required medical premiums, and the employee was eligible for and enrolled in coverage before the reduced hours or absence/furlough, the coverage will remain in force for no longer than 20 consecutive weeks for non-medical leaves (i.e., temporarily laid off) or no longer than 26 consecutive weeks for a medical leave. Coverage may

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be extended, if required by local, state or federal rules. Please note that you must offer this coverage on a uniform, non-discriminatory basis

**Are furloughed employees eligible for fully insured dental and vision coverage? Update 4/17**

Employees remain eligible for dental and vision coverage if they remain an active employee during periods of temporary layoffs and/or reduction in hours. UnitedHealthcare is reliant on employers to notify us of employment status of their employees. If the employer chooses to pay for their coverage, then it would not need to notify us of a coverage change for furloughed employees to remain on the plan.

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