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Group Insurance Coronavirus (COVID-19) Frequently Asked Questions

Like all of you, we are trying to navigate this rapidly changing, uncertain time. Below are the questions most frequently asked by our customers. Know that we are continually striving to help you navigate this pandemic.

- GENERAL QUESTIONS ON HOW PRUDENTIAL IS HANDLING COVID-19 (CORONAVIRUS)
- DISABILITY AND ABSENCE QUESTIONS ON COVID-19 (CORONAVIRUS)
- ACCIDENT, CRITICAL ILLNESS, & HOSPITAL INDEMNITY QUESTIONS ON COVID-19 (CORONAVIRUS)
- LIFE INSURANCE QUESTIONS ON COVID-19 (CORONAVIRUS)
- ADDITIONAL INFORMATION

GENERAL QUESTIONS ON HOW PRUDENTIAL IS HANDLING COVID-19 (CORONAVIRUS):

Q: How is Prudential monitoring the rapidly changing situation related to COVID-19 (Coronavirus)?

A: Prudential is committed to working with our customers. We will closely monitor the specifics of the health crisis. Our teams will be guided by the facts of each situation and by appropriate health authorities. And where appropriate, we're prepared to make special considerations in our claim handling policies and procedures.

Q: How is Prudential handling COVID-19 for its own employees?

A: The wellbeing of our employees is our top priority. Prudential continues to evaluate the best approach to keep our employees safe while also keeping our businesses strong.

We've implemented Business Continuity Plans:

- We have engaged our remote work policy and closed our buildings, except for essential personnel who are practicing social distancing
- All systems have been tested; our technology has been enhanced to support an expanded virtual network
- All travel has been restricted
- Employees have been educated on how to protect themselves and their families against the virus
- Employees are updated through daily communications regarding the virus and how best to support our customers
- We've implemented Business Continuity Plans with all vendors



DISABILITY AND ABSENCE QUESTIONS ON COVID-19 (CORONAVIRUS):

Q: How/when will Coronavirus be considered a disability?

A: An employee would be considered disabled when they meet the Definition of Disability as indicated by their plan/contract. If an employee becomes ill, we would adjudicate the claim as we would with any other diagnosis.

Q: Will an employee's Short-Term Disability (STD) claim be approved if he/she is not ill, but is quarantined?

A: Prudential will continue to apply the claim policies and procedures consistent with our customers' group contracts, service agreements, and applicable law. Under Prudential's standard Short-Term Disability contracts covered employees must have an illness or injury to be eligible for benefits. Being quarantined, by itself, would not meet the criteria to be considered for benefits.

Q: Will an employee's STD claim be approved if they are not ill, but are self-isolating or are unable to work from home?

A: No. Employers may want to consider creating/implementing a pandemic policy (e.g., salary continuation) to care for these situations.

Q: What if an employer, the local government or law enforcement agency enforces a quarantine, but an employee is unable to work remotely?

A: A quarantine alone does not meet criteria for STD regardless of who initiates it (employer, employee, law enforcement or government). We closely monitor the specifics of the health crisis and are guided by the facts of each situation and the guidance provided by appropriate health authorities who have jurisdiction.

Q: What if an employer wants to consider paying STD benefits for employees quarantined due to COVID-19 under their self-insured program?

A: Employers may want to consider creating/implementing a pandemic policy (e.g., salary continuation) to care for these situations. Prudential is committed to working with our customers. Employees should discuss their personal circumstances with their employer. Employers should contact their Prudential Account Representative to discuss their specific request.

Q: Will Prudential waive the current elimination period relating to COVID-19 claims?

A: No. Prudential's group policy and leave requirements will be followed.

Q: Can an employer leverage their own customized form for managing COVID-19 claims?

A: No, existing claim forms will be used for these claims.



Q: What happens in the event of a company shutdown for an employer with Prudential benefits?

A: Employers need to care for their employees through internal employer policies. Furloughs are not considered a disability and will not meet criteria for FMLA. Should regulations by individual state health departments and/or the department of insurance change, we will comply.

Q: Will Prudential inform the employer if an employee submits a claim related to COVID-19?

A: No. Prudential is unable to share information regarding diagnosis or location of the employee who is diagnosed. Should regulations by individual state health departments and/or the department of insurance change, we will comply.

Q: How will Prudential inform customers of COVID-19 legislation that may impact Prudential's products and services?

A: We have resources available including a web page with information specific to the COVID-19 pandemic, a legislative monitor blog and a statutory paid leave website. Additional questions from employees should be directed to their employers or customer service. Employer can contact their Prudential Account Representative.

Q: Under what COVID-19 related circumstances can an employee take FMLA leave?

A: Certification by a healthcare provider is needed for an employee's leave for his/her own serious health condition or to care for a family member. Quarantine alone would not meet criteria for FMLA.

For those employers who qualify under the recently passed "Emergency Family and Medical Leave Expansion Act" an employee who is unable to work (or telework) due to a need for leave to care for a son or a daughter under 18 years of age of such employee if the school or place of care has been closed, or the child care provider of such son or daughter is unavailable, due to a public health emergency.

"Public health emergency" means an emergency with respect to Coronavirus *COVID-19* declared by a Federal, State, or local authority.

Q: The Center for Disease Control (CDC) indicates employers should not require forms from providers for work absences. How is Prudential caring for that?

A: Prudential will evaluate any documentation received from a treating provider which supports medical certification and/or disability.



Q. What other programs or benefits are available for my employees due to COVID-19?

A. If an employee is ill, an employer may need to provide paid sick leave, depending on the jurisdiction where the employee works. We recommend employers consult their legal counsel to determine the programs that may apply for your employees.

Employees may also be eligible for statutory paid disability or medical leave if they are ill and unable to work due to COVID-19.

For those employers who qualify under the recently passed “Emergency Family and Medical Leave Expansion Act” employers may be required to provide 2 weeks of paid emergency leave because of qualifying need related to coronavirus public health emergency.

Q: Will an applicant who submits an EOI for Long Term/Short Term disability while diagnosed, treated or experiencing symptoms related to Covid-19 have their form declined?

A: Any applicant being diagnosed, treated or experiencing symptoms related to COVID-19 with no recovery date at the time of EOI, will warrant a decline for LTD/STD. This is due to the potentially disabling symptoms of the virus (respiratory, malaise/fatigue, etc.). Applicants may be reconsidered upon full recovery from all symptoms.

ACCIDENT, CRITICAL ILLNESS, & HOSPITAL INDEMNITY QUESTIONS ON COVID-19 (CORONAVIRUS):

Q: Are claims for COVID-19 eligible for benefits within Accident, Critical Illness, or Hospital Indemnity Coverage?

A: If there is a hospital admission or confinement due to COVID-19, it may be eligible for a Hospital Indemnity claim; it should be submitted to Prudential so it can be reviewed per the usual claims review process. There are no benefits within Accident or Critical Illness that would be payable for a COVID-19 infection.

Q: If the Health Screening Benefit is included in a Critical Illness, Accident or Hospital Indemnity Insurance certificate, would the Health Screening Benefit be payable if someone received a laboratory screening test for the Coronavirus?

A: The test for COVID-19 is not a covered screening for our Health Screening Benefit.

Q: Will a quarantine be considered a confinement for the purposes of the Hospital Indemnity benefits?

A: In order to have a payable claim for Hospital Indemnity coverage, the insured must be confined to the hospital as an inpatient as defined in the contract.



LIFE INSURANCE QUESTIONS ON COVID-19 (CORONAVIRUS):

EMPLOYEE COVERAGE:

Q: Are there any exclusions in our Life Contracts for a pandemic or specifically an illness like Coronavirus, COVID-19?

A: No, there is no exclusion for a pandemic or paying a Life Insurance claim on a loss due to Coronavirus. For AD&D, each claim will be considered, and benefits provided in accordance with the terms of the applicable group contract provision.

Q: What impact will a person being quarantined have on the Actively at Work Requirement for the Life Insurance Contract?

A: Prudential will consider an employee Actively at Work if the employee is:

- Performing the employee's job at their regular place of business; or
- Quarantined and performing their job at the quarantine location; or
- Quarantined and physically able to perform their job functions but can't because their job can only be completed at work and they are not on a company defined absence.

Q: What decision will be made at time of claim if change is made to insurance subject to EOI within a period where the employee was diagnosed, treated or experiencing symptoms related to COVID-19?

A: Prudential will review each claim based upon the facts presented, and a claim determination will be made based on the applicable group contract provisions. It should be noted that if an employee enrolls for Life Coverage or increases their Life Coverage, while diagnosed, treated or experiencing symptoms related to COVID-19, and suffers a loss within 2 years of such enrollment or increase, Prudential reserves the right to conduct a Contestability investigation to ensure all conditions for coverage to be effective had been satisfied.

Q: Will an employee who submits an EOI form for Life Insurance while diagnosed, treated or experiencing symptoms related to COVID-19 have their form declined?

A: Being diagnosed, treated or experiencing symptoms related to COVID-19 alone will not cause declination of an EOI form to enroll for or increase Group Life Insurance coverage.

Q: What about increases to Life Insurance coverage made while an employee is at home sick?

A: If the employee is considered Actively at Work the employee's enrollment in Life Insurance coverage or increase in that coverage would take effect in accordance with the terms of the applicable group contract. If the employee is not Actively at Work the effective date of coverage or the increase in coverage would be postponed until the employee returns to active status.



Q: What if an employee is required to submit to a paramedical examination and is unable to complete that examination due to COVID-19?

A: Prudential will extend the period for submitting to the paramedical examination an additional 90 days from the date that we informed the employee that a paramedical examination was required. Coverage will not become effective until the evidence of insurability requirements have been satisfied.

Q: What if Prudential requires medical records or other information from an employee's doctor which cannot be obtained due to COVID-19?

A: Prudential will extend the period for the employee's doctor to submit the requested medical records and other information for an additional 90 days from the date that we requested return of those records and information. Coverage will not become effective until the evidence of insurability requirements have been satisfied.

Q: Would an Accelerated Benefit Option apply to an insured diagnosed as suffering from COVID-19?

A: Any claim for the Accelerated Benefits will be considered and a determination made in accordance with the terms of the applicable group contract.

Q: Will there be a change in the window of opportunity to Port or Convert coverage under the Group Contract?

A: Regardless of when an employee receives their notice to port or conversion rights, we will extend the window to submit applications up to the 90th day post coverage termination

DEPENDENT COVERAGE:

Q: Are there any exclusions in our Life Contracts for a pandemic or specifically an illness like Coronavirus, COVID-19?

A: No, there is no exclusion for a pandemic or paying a Life claim on a loss due to COVID-19. For AD&D, each claim will be considered, and benefits provided in accordance with the terms of the applicable group contract provision.

Q: How will the Delay of Effective Date provision be impacted for a dependent being quarantined?

A: Prudential will not delay the effective date of coverage or an increase in coverage on a dependent, who is quarantined but not confined for medical care or treatment. However, if the dependent is quarantined or confined for medical care or treatment, including being diagnosed, treated or experiencing symptoms related to COVID-19, coverage or any increase in coverage will be postponed consistent with the Delay of Effective Date provision of the applicable group contract.



Q: What decision will be made at time of claim if changes are made to insurance subject to EOI within a period where the Dependent was diagnosed, treated or experiencing symptoms related to COVID-19?

A: Prudential will review each claim based upon the facts presented, and a claim determination will be made based on the applicable group contract provisions. It should be noted that if an Employee enrolls their Dependent for Life Coverage or increases their Dependent Life Coverage, while that Dependent is diagnosed, treated or experiencing symptoms related to COVID-19, and suffers a loss within 2 years of such enrollment or increase, Prudential reserves the right to conduct a Contestability investigation to ensure all conditions for coverage to be effective have been satisfied.

Q: Will a Dependent who submits an EOI form for Life Insurance while diagnosed, treated or experiencing symptoms related to COVID-19 have their form declined?

A: Being diagnosed, treated or experiencing symptoms related to COVID-19 alone will not cause declination of an EOI form to enroll for or increase Group Life Insurance coverage.

ADDITIONAL INFORMATION:

DEFINITIONS:

Quarantine helps protect the public by preventing exposure to people who have or may have a contagious illness. Quarantine separates and restricts the movement of people who were exposed to a contagious illness to see if they become sick. A quarantined Employee is restricted from their worksite and may or may not be ill or symptomatic. A quarantine can be initiated by state healthcare regulators, appropriate authorities such as the Centers for Disease Control (CDC) or by authorized personnel at the Employer worksite. An employee who is under quarantine may or may not be ill or symptomatic.

Active at Work Requirement for Life Insurance Contract: A requirement that you be Actively at Work on a full-time basis at the Employer's place of business or at any other place that the Employer's business requires you to go. You are considered Actively at Work during a normal vacation if you were actively at work on your last regularly scheduled workday. If you are actively working from a remote location, such as a home this is considered Actively at Work, as long as you are performing the function of your job.

Delay of Effective Date for Life Insurance Contract: Insurance under a Coverage will be delayed if the person being covered does not meet any Active Work Requirement on the day such Insurance would otherwise begin. Instead, such Insurance coverage will begin on the first day the person being covered meets the Active Work Requirement and the other requirements for the insurance. The same delay rule will apply to any increase in Insurance coverage that is subject to this section. If the person being covered does not meet the Active Work Requirement on the day that an increase would take effect, the increase in Insurance coverage will take effect on the day the person being covered meets that requirement.



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For Dependent Term Life Coverage: A Qualified Dependent may be confined for medical care or treatment, at home or elsewhere. If a Qualified Dependent is so confined on the day that your Dependents Insurance under a Coverage for that Qualified Dependent, or any increase in that insurance that is subject to this section, would take effect, it will not then take effect. The insurance or increase will take effect upon the Qualified Dependent's final medical release from all such confinement. The other requirements for the insurance or increase must also be met.

CORONAVIRUS (COVID-19) RESOURCE:

The following resource is available for more information on COVID-19.

- [CDC Interim Guidance](#) for Businesses and Employers.