Guardian

Carrier Responses	Resources
Coverage Hospital Indemnity – if a covered member is admitted to the hospital for Coronavirus, a Hospital Indemnity benefit (if applicable) may be paid according to the terms of the contract. Short Term Disability (STD) – employees covered by a Guardian STD plan may be eligible for benefits if they are diagnosed with the illness and are sick and unable to perform the major duties of their job due to the sickness. Eligibility may be determined based on medical documentation and additional information received by Guardian. Some Guardian contracts include a Quarantine Benefit Rider, which can provide benefits in a quarantine situation as ordered by a doctor. Absence Management Services – under the Family Medical Leave Act (FMLA), unless an individual or family member is ill as a result of the Coronavirus, they are likely not entitled to leave. However, Federal and State positions on the applicability of Coronavirus Quarantine on these statutory leave policies could change. In order to be eligible for FML, an employee or family member for whom they are caring would need to have medical documentation that certifies the individual's condition as meeting the definition of a serious health condition. Therefore, at this time, a diagnosis without certification by a doctor of a serious health condition, a quarantine order, a need to self-quarantine due to lowered immunity, or the need to care for a child due to school closures would not qualify. Employees quarantined due to the Coronavirus may be eligible for benefits under Guardian's STD Quarantine Benefit Rider. After the quarantine period, if the employee is determined to be disabled due to the Coronavirus, benefits could be paid for the disability until the maximum period under the plan (excluding any weeks paid for the quarantine period). **Rates** Inforce Renewals – Extending renewal rate passes to groups under 500 employees for 5/1 thru 8/15 effective. dates.	[Guardian COVID-19 Resource Center](#)