



## The Standard

Carrier Responses	Resources
-------------------	-----------

### Coverage

The Standard will evaluate each claim for Short Term Disability (STD) benefits due to the claimant's COVID-19 diagnosis based on the specific facts and the applicable group STD insurance policy.

If an individual is quarantined as directed by a licensed health professional or government agency, we will assess a claim for benefits as follows:

- If the individual has been diagnosed with COVID-19 and is unable to work from home, they will remain insured and eligible under the group STD policy.
- If the individual has not been diagnosed and is unable to work from home, they will retain coverage and eligibility under the STD policy should they eventually become disabled.
- It is important to remember that under most STD policies a covered individual must be unable to work, either at their place of employment or from home, and must experience a loss of income to be eligible for STD benefits in all cases.

If the employer has approved work-from-home arrangements due to COVID-19 public health concerns, we will consider the covered employee actively at work under the group STD policy.

With a diagnosis of COVID-19 an employee will retain coverage under the STD policy for the duration of quarantine and we will evaluate any claim for disability benefits individually.

If employees are traveling and unable to return home due to COVID-19 concerns, they use the Travel Assistance benefit under their group policy if the employers has that benefit.

- If an individual has tested positive for COVID-19, their request would be treated like a standard medical case.
- If the individual is eligible for transport benefits, those benefits would be arranged in accordance with the departing and receiving country's government clearance on flying.

### Rates

Renewal rate passes to groups 5/1 thru 7/1 effective dates. Groups <300 lives who previously received renewal pass 5/1 thru 7/1, are eligible for an additional 5% if a new line of coverage is added.

Continuity of coverage will apply for sales thru 12/31/20 effective dates for new customers with furloughed employees that are covered under the previous policy (provided premiums are being paid).

Dental cases written 5/1 thru 7/1 will receive 2-year rate guarantee with no load.

[Standard COVID-19 Info and FAQ](#)