

Updated: 5/4/20 | 10:50 a.m. (MST) Colorado

## Unum

Carrier Responses	Resources
<b>Coverage</b> Unum generally does not consider quarantined workers to be disabled unless they have a medical condition that results in restrictions and limitations that satisfy a policy's definition of disability. However, Unum will evaluate each situation where an individual is quarantined on a case-by-case basis. When determining whether a quarantine is a qualifying leave event, Unum will consider factors such as the reason the quarantine was ordered, what treatment may have been received during the quarantine period, and whether an illness was diagnosed at any point. Generally, quarantined employees are not entitled to FMLA, unless they meet the definition of a serious health condition or if they are likely disabled.	<u>Unum COVID-19</u> <u>Resource Center</u> <u>Assist America - FAQ</u> <u>COVID-19 FAQ</u>
Rates Renewal increase are staying the same. A 90-day deferral is being offered for groups impacted by COVID-19 (by request). • Ex. an increase that would normally be placed for 6/1 can be pushed back until 9/1.	

Warner Pacific's presentation materials and responses to your questions are intended to provide general information and assistance during this national emergency and do not constitute medical, legal or tax advice. Please contact your medical, legal and tax advisors on how to respond to each situation as appropriate.