



## Unum

Carrier Responses	Resources
<p><b>Coverage</b></p> <p>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.</p> <p>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.</p> <p><b>Rates</b></p> <p>Renewal increase are staying the same. A 90-day deferral is being offered for groups impacted by COVID-19 (by request).</p> <ul style="list-style-type: none"><li>Ex. an increase that would normally be placed for 6/1 can be pushed back until 9/1.</li></ul>	<p><a href="#">Unum COVID-19 Resource Center</a></p> <p><a href="#">Assist America - FAQ</a></p> <p><a href="#">COVID-19 FAQ</a></p>