



Business Resiliency at The Standard in Response to COVID-19

As the scope and complexity of the coronavirus/COVID-19 outbreak grows, The Standard is confident in our response and in our continued ability to meet and exceed customer expectations.

Our preparations

In February, The Standard activated its emergency operations center to guide planning and execute an effective response to this rapidly evolving situation. Our response has focused on safeguarding the health of our employees and protecting our business operations so we can continue to provide exceptional customer service.

Our customer-facing employees work from multiple locations across the U.S., and we have ample work-from-home capacity and time zone coverage should the virus affect any of our regional locations. We have also confirmed with our third-party providers that they have comprehensive business continuity plans and capabilities similar to ours. We will continue to monitor and adjust our plans as the situation evolves.

Despite external factors, our focus has not changed — we will provide continued support and the best possible experience for our customers.

Frequently Asked Questions Regarding COVID-19

The rapid global spread of the virus and heightened concerns regarding business disruptions are prompting an increase in questions from our customers. As always, The Standard will remain flexible and work with affected customers and employers on a case-by-case basis. We are exploring all contingencies to support our customers and their employees as we all navigate through this outbreak.

Will employees' Group Life, Disability, Supplemental, Dental and Vision coverage continue if their work hours are reduced or they are subject to a furlough or a temporary layoff?

Group Life, Disability, Supplemental (including Accident, Critical Illness and Hospital Indemnity), Dental and Vision coverage normally ends when an employee loses eligibility because the employee is no longer working the required minimum number of hours.

However, as an accommodation to our policyholders during this time of uncertainty, subject to continued payment of premium, these coverages can be continued through June 30, 2020, while employees are not working due to a partial or full furlough or temporary layoff occurring on or after March 1, 2020.

Will The Standard allow Life and Dental coverage for dependents of insured employees to continue through June 30, 2020, as well?

Coverage for dependents in effect when employees' work hours are reduced during a furlough or a temporary layoff may also be continued through June 30, 2020, subject to continued payment of premiums through that date.

Are employees eligible for Short Term Disability benefits if placed under quarantine?

There are a wide variety of scenarios under which an individual may be quarantined, ranging from a voluntary self-quarantine without a COVID-19 diagnosis to a mandated quarantine with a diagnosis.

If an individual is quarantined as directed by a licensed health care 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.

How will Pre-Disability Earnings be determined if an employee becomes disabled while on furlough?

Pre-Disability Earnings will be based on the employee's last day of active work prior to the furlough, temporary layoff or reduction in hours.

What amount of Group Life insurance will be in effect during a furlough, temporary layoff or reduction in hours?

The amount of Life insurance, dependent Life insurance and spousal Life insurance during a furlough, temporary layoff or reduction in hours shall be the amount in force on the employee's last day of active work prior to the furlough, temporary layoff or reduction in hours.

Does a work-from-home arrangement for my employees affect their coverage?

No. 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.

Does a diagnosis of COVID-19 qualify an employee for STD benefits?

Such individuals will retain coverage under the STD policy for the duration of the quarantine, and we will evaluate any claim for disability benefits individually.

Will The Standard reinstate employees' coverage when employees regain eligibility and return to work?

For employees who return to work within 12 months as of March 1, 2020, and become covered again within 30 days of returning, any coverage that was in effect when the employees' work hours were reduced will be reinstated for both the employees and their dependents.

Any coverage requirements (e.g., preexisting condition for Long Term Disability, two-year suicide exclusion for Life, late enrollment penalty for Dental insurance, etc.) that were not fully met when the employees' work hours were reduced will continue to apply until the balance of the requirement period is served. Evidence of Insurability requirements for late enrollments will also apply.

Employees who return to work after March 1, 2021, and employees who were not insured prior to the reduction in the employee's work hours, may become insured as a new employee.

What options does an employee have when insurance ends?

When coverage terminates, the continuation, conversion and portability provisions contained in the applicable Group Insurance policy will be available according to the terms of the policy.

What if a policyholder is unable to make premium payments within the applicable grace period?

The Standard will work with policyholders who may need an extended grace period due to the COVID-19 crisis.

If employees are traveling and unable to return home due to COVID-19 concerns, can they use the Travel Assistance benefit under our group policy?

Yes. Travel Assistance for employees with that benefit will remain available to your covered employees. 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.

All individuals should ensure they have the latest travel advisories regarding the coronavirus and their intended destination. This information can be accessed here:

<https://travel.state.gov/content/travel/en/traveladvisories/traveladvisories.html/>