

How is Colonial Life addressing this issue?

Colonial Life is taking several steps to ensure we can support customers and their employees through the coronavirus (COVID-19) pandemic. Providing support for when the unexpected happens is how we deliver on our promise to our customers. As always, the health and safety of our customers, colleagues, and communities remain our top priority. Our business continuity program prepares us to respond to disruptive events through robust planning, regular testing, and constant monitoring – ensuring we can continue to support you and your employees as the situation progresses.

Our business continuity efforts

To minimize exposure to our employees and ensure stable service experiences for you, we've taken steps to:

- Restrict international travel and domestic business travel. Require employees who travel personally to high-risk areas to self-quarantine for 14 days.
- Increase workplace sanitation and educate employees on health and safety best practices.
- Identify critical system needs and ensure they will remain operational.
- Test technology to confirm we can shift critical tasks to other worksites and our remote workforce.
- Enhance our remote-work capacity to handle a higher volume of people working from home.
- Account for variables in our planning, such as an increase in the number of claims filed and the closure of banks and post offices.
- Seek input from vendors, state officials, and local governments, and incorporate best practices from external organizations.

Our commitment to customers and their employees

During this time of uncertainty, you can count on our unwavering support. We're committed to meet your needs and deliver quality, dependable service. This includes processing and paying claims, offering a flexible approach to enrollment, answering questions and providing information as you navigate the impacts to your own workforce.

Frequently Asked Questions

Some of Colonial Life's products would cover Coronavirus-related claims, and we will follow the provisions set forth in our policies and service agreements to determine coverage as we would any other diagnosis. See below for a brief description of whether particular product lines provide coverage for Coronavirus-related claims, assuming all other policy provisions have been met.

Short Term Disability products (individual and group)

- **Description:** Short Term Disability covers individuals who are unable to perform the duties of their occupations because they are injured or sick.
- **Coronavirus coverage:** If a person is diagnosed with Coronavirus, Short Term Disability would likely cover someone after the elimination period if the above description has been met. Individuals who are quarantined without a diagnosis and not sick generally would not have payable claims under Short Term Disability.

Is an individual who is quarantined but not sick or diagnosed with coronavirus considered disabled?

Generally, we do 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. This includes the requirement that the individual be under the regular care of a licensed physician or doctor as a result of the medical condition.



Voluntary Benefits products

■ Critical Illness

Coronavirus is not considered a covered condition under our Critical Illness products.

■ Accident

Accident products do not provide benefits for the diagnosis or treatment of Coronavirus except where the product includes a Sickness Hospital Confinement or Admission Rider which provides benefits due to the confinement of a covered sickness.

■ Hospital

Admission/confinement due to a positive diagnosis of Coronavirus can be considered for eligible benefits provided all other provisions of the policy are met. This includes, but is not limited to, meeting the facility definition to which the insured is admitted/confined.

Life insurance products

Coronavirus is not an excluded illness for our group and voluntary life insurance products. Benefits would be paid according to policy provisions.

Are quarantined individuals “in active employment”? Does coverage continue during a quarantine?

Generally speaking, yes. The quarantine must be the result of a governmental or medical order; if someone self-quarantines, and is unable to work, they are likely not in active employment. However, coverage may continue if they are taking paid time off, on a leave under the policy and premiums are paid.

If the claimant's employer mandates a quarantine period for an employee, we would likely not pay disability benefits; however, coverage would potentially continue under leave provisions in the policy so long as premiums are paid.

Contact us

We are committed to working closely with you and your employees to navigate this challenging time. To contact one of our service agents for personalized support, call us at 800-325-4368. We're here to help.