

COVID-19

Frequently Asked Questions

March 23, 2020

Specialty

How does COVID-19 work with short term disability?

If an insured files a claim and after exposure to a person suspected or confirmed with a COVID-19 diagnosis and being placed in a medically recommended quarantine or isolation **with the ability to work remotely**, then the loss of earnings definition of disability is not met.

If an insured files a claim after exposure to a person suspected or confirmed with a COVID-19 diagnosis and being placed in a medically recommended quarantine or isolation **without the ability to work remotely**, then generally speaking the definition of disability is met.

If an insured files a claim for a confirmed diagnosis of COVID-19, and **the insured is too ill to work**, the claim is administered according to standard disability claim administration guidelines.

If I layoff part of my workforce in response to the COVID-19 crisis, how long will their coverage continue under our group disability plan?

Continuation of coverage due to an approved temporary layoff is outlined in the *Termination of Covered Person Insurance* section of the employer's disability policy. It may vary by customer and you should refer to your actual Certificate(s) for plan specifics. Our standard disability policy language (which applies to most customers have) allows for coverage to continue due to a temporary layoff – through the end of the month following, the month in which the layoff began.

- For example: If a temporary layoff began March 17, 2020, coverage does not end until April 30, 2020.

Do basic or supplemental life policies have an exclusion for death from a pandemic?

There are no exclusions for pandemics in UnitedHealthcare's basic or supplemental life policies.

Do critical illness policies cover illness due to COVID-19?

COVID-19 is not a covered Critical Illness under our Critical Illness plans.

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