

# HOW WE'RE HANDLING THE IMPACT OF COVID-19

**We're closely monitoring the impact of coronavirus COVID-19. We want you to know that we're available to assist you as the situation evolves. We are well prepared to handle a large increase in claims. Our primary focus remains the safety and health of our clients, partners and employees.**

Please know that we are here to keep you informed and will handle claims quickly and appropriately. You and your employees can count on the caring support and protection you expect from us. To help, we've put together this overview of our claim process, answers to common questions about COVID-19, and relevant coverage features.

For the latest information about symptoms, prevention, treatment and other facts visit the [Centers for Disease Control and Prevention \(CDC\)\\* website](#) and the [World Health Organization \(WHO\) website](#).

## **The Hartford's Claims Difference**

Our solution-oriented team of claim professionals includes more than 400 clinicians who support our best-in-class claims process. Our highly experienced clinical intake team of professionals ensures employees receive personalized, compassionate care and dedicated claims evaluation on a case-by-case basis. If, after reviewing the outlined information, you or your employee believe you have an eligible claim, please submit through the normal process.

## **Common Short-term Disability Questions About COVID-19**

**If an employee is quarantined but does not test positive for COVID-19, will the employee be considered Disabled?**

No. A quarantine is not a qualifying medical condition so the employee would not meet the definition of a Disability.

**If an employee is quarantined and does test positive for COVID-19, is the employee considered Disabled?**

It depends. A positive test for COVID-19 is not by itself a Disabling condition. The employee would only be considered Disabled if they were Sick and unable to perform the Essential Duties of their Occupation due to the Sickness.

**Will The Hartford "fast-track" approval of STD claims? Will The Hartford relax medical documentation requirements?**

We have established priority handling procedures for COVID-19 claims. For COVID-19 related disability claims, we are leveraging our Clinical Intake Model and our industry-leading data insights, and in most instances we will be able to expedite review without additional medical evidence, providing for prompt approvals of COVID-19 related claims where it is determined that a claimant is Disabled under the STD policy.

The Hartford will make its coverage determinations based on the specific facts and policy language associated with each claim.

## **Our Commitment**

**As the situation involving COVID-19 and the new coronavirus evolves, so will we. Rest assured that our commitment to you is unwavering, and we are here to support your needs. We are well prepared to handle your business needs through this crisis.**

The Hartford's Clinical Intake Model helps ensure we're ready to handle your claims.

At The Hartford, we know crisis can strike at any moment. We are continually adapting our contingency plans to ensure we are able to provide you and your business the level of service you've come to expect from The Hartford.

**Learn more at [TheHartford.com/coronavirus](https://www.thehartford.com/coronavirus)**



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### Family Medical Leave Act (FMLA)

Congress recently passed federal legislation that temporarily amends FMLA for employers with less than 500 employees to provide Paid Leave under limited circumstances through December 31, 2020. Certain employees may be eligible for Paid Leave if they are unable to work or telework to care for a minor child whose school or place of care has closed, or the childcare provider is unavailable due to a public health emergency regarding COVID-19. An employee who has been diagnosed with COVID-19 or who is quarantined or in isolation due to exposure to COVID-19 would not be entitled to this new Paid Leave.

The Hartford will begin administration of the new FMLA provisions on the April 1, 2020 effective date. The Hartford will approve and track all requests for Leave under the amendment to the FMLA. However, employers will be responsible for issuing payments to employees on Paid FMLA Leave required by the amendment, and for tracking and administering the Paid Sick Leave component of the federal law.

If an employee does not satisfy the criteria for this new Paid FMLA Leave, the employee or their immediate family member must have a serious health condition in order for the employee to be eligible for unpaid FMLA Leave. A quarantined employee or their immediate family member who does not test positive for COVID-19 would not satisfy that requirement. A positive test for COVID-19 does not by itself meet the definition of a serious health condition. Please refer to our [article](#) regarding the federal legislation and how we can help.

### New York

New York also adopted an emergency law providing benefits under its Paid Family Leave law (PFL) and Disability Benefits law (DBL) to certain employees who are unable to work due to a mandatory or precautionary quarantine order issued by the state of New York, the Department of Health, a local board of health, or governmental entity due to COVID-19. This law also includes employer-provided Paid Sick Leave. The Hartford will administer the PFL and DBL

components of the new law, which apply only to employers with less than 100 employees. Employers remain responsible for administering the Paid Sick Leave portion of the law. To read more, please refer to The Hartford's [article](#) regarding the New York legislation and how we can help.

### Employee Assistance Programs (EAP)

Employees may have access to The Hartford's Ability Assist® EAP services if they are enrolled in a Group Disability or Voluntary (Accident, Critical Illness, Hospital Indemnity) plan, or Leave Management services from The Hartford. Access is subject to state availability.

Employees can access help 24 hours a day, seven days a week via a toll-free line: **1-800-96-HELPS (1-800-964-3577)** or by registering or logging in to [www.guidanceresources.com](http://www.guidanceresources.com). ComPsych has also put together a [Coronavirus U.S. Digital Toolkit](#) with the latest information available about COVID-19 and the coronavirus that causes it.

### Travel Assistance Programs

Employees (and their families) who are covered under a Life or Long-term Disability policy from The Hartford, may have access to [Travel Assistance Services](#). Services are provided by Generali Global Assistance, Inc. which has a local presence in 200 countries and territories around the world, and numerous 24/7 assistance centers. Program access is subject to state availability.

You can reach Generali Global Assistance at any time by calling **1-800-243-6108** if in the U.S. and collect from other locations: **202-828-5885, (fax: 202-331-1528)**. The employee or their family must provide the Travel Assistance Identification number **GLD-09012** and the name of the employer.

### Business Travel Accident (BTA)

All coverage provided through a BTA policy is based on the terms and conditions of the policy. For specific questions about a BTA policy, please email [ahsales@thehartford.com](mailto:ahsales@thehartford.com).



Visit us at [TheHartford.com/coronavirus](http://TheHartford.com/coronavirus)

\*The Centers for Disease Control and Prevention (CDC) is monitoring the 2019 Coronavirus. This is an evolving situation and information is updated as it becomes available [here](#).

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