

Coverage Eligibility During COVID-19



Chubb understands these are challenging times. We remain steadfast in delivering dependable service to you, your clients, and their employees as you navigate the impacts of COVID-19. We want to assure you that employers and their employees can maintain their valuable benefits during the pandemic even if they become subject to reduced hours, furlough, layoff or termination. Please review this important information regarding coverage eligibility as it relates to COVID-19.

Actively at Work and Minimum Hour Requirements

If an employee falls below the minimum number of hours but is still considered an active employee by the employer and premium payment is being paid, the employee will be considered an eligible employee.

Layoffs, Furloughs and Terminations

Our products and administration allow for continuation of coverage for employees who are subject to furlough and layoff, and portability for employees who have been terminated, either through a move to direct billing, or if terminated, through the portability provision. Generally, for continuation of coverage and portability, there is no change in benefits or rates. Portability provisions may vary based on product and plan design.

Reinstatements for Rehired Employees – *All products except Hospital Indemnity*

If an insured's coverage ends due to nonpayment of premium, the employee can apply for reinstatement. If the employee applies within 90 days of their coverage termination, reinstatement will be on a Guaranteed Issue basis and no medical questions will be required.

If an employee applies more than 90 days from the date coverage ended, reinstatement will be on a Simplified Underwriting basis and medical questions will need to be answered. For Health coverage there will be a lapse in coverage from the lapse date to the date the payment is received and Underwriting approves the reinstatement. No claims will be accepted for losses that occurred between these dates.

Reinstatements for Rehired Employees – *Hospital Indemnity*

If an insured's coverage ends due to nonpayment of premium, the individual would be eligible to apply for reinstatement if they apply within 31 days from the date coverage ended.

Premium Remittance

If you anticipate having any issues with premium remittance, or eligibility questions, due to the circumstances surrounding COVID-19, please email chubb.workplace.benefits@Chubb.com or call (866) 445-8871.

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. Insurance provided by the following U.S. based Chubb underwriting companies: Combined Insurance Company of America (Chicago, IL); in New York, Combined Life Insurance Company of New York (Latham, NY); ACE American Insurance Company and ACE Property & Casualty Insurance Company.