



FEBRUARY 17, 2021

Addressing your COVID-19 questions

We are actively monitoring the changing situation related to COVID-19 (Coronavirus) and are focused on how we can best serve our Clients. As a result, we'd like to share a few frequently asked questions.

Are my employees eligible for New York COVID-19 Quarantine Order PFL and DBL benefits?

Are my employees eligible for New Jersey COVID-19 TDI benefits?

Does Sun Life's Critical Illness policy offer a benefit for COVID-19?

Does COVID-19 qualify a person for Short-Term Disability benefits?

What is the status of the Families First Coronavirus Response Act (FFCRA)?

What about the "traditional" FMLA and its application to COVID-19?

Is COVID-19 always considered a serious health condition under the FMLA?

What if I have difficulty paying my bill on time? What are my options for furloughed employees?

Is Sun Life modifying its medical underwriting requirements because of COVID-19?



Are my employees eligible for New York COVID-19 Quarantine Order PFL and DBL benefits?

If Sun Life administers your New York DBL/PFL benefits, and your business has fewer than 100 employees in total (nationally, by FEIN), your employees who cannot work due to an individualized quarantine order may be eligible for the New York DBL/PFL Quarantine Order benefits after having used their paid sick days under the new law. Furthermore, for employers of all sizes, employees who cannot work due to their minor child being under an individualized quarantine order may be eligible for the New York PFL Quarantine Order benefits.

If you have questions or think your employees may qualify for benefits, call Client Services Support at 800-247-6875, Monday - Friday, 8 a.m. to 8 p.m. ET. (Employees can call Member Services at the same number.) Our team can talk with you or your employees and can provide the appropriate claim forms.

Learn more by visiting sunlife.com/nypl.



Are my employees eligible for New Jersey COVID-19 TDI benefits?

If you have coverage with us and your employees have individualized circumstances in which their health or the health of a family member necessitates quarantine or isolation and the employee cannot work, he or she may be eligible for benefits.

If you have questions or think your employees may qualify for benefits, call Client Services Support at 800-247-6875, Monday - Friday, 8 a.m. to 8 p.m. ET. (Employees can call Member Services at the same number.) Our team can talk with you or your employees and can provide the appropriate claim forms.

Read [our overview](#) of the law.

Read the [state's resource](#) for COVID-19 scenarios and benefits payable.



Does Sun Life's Critical Illness policy offer a benefit for COVID-19?

Yes, in response to COVID-19, we have added a COVID-19 benefit on new and existing Sun Life Critical Illness/specified disease plans. Read more [here](#).



Does COVID-19 qualify a person for Short-Term Disability benefits?

We recognize the importance in this time of uncertainty that Sun Life be the kind of partner that you have come to trust for communication, information, and compassionate, professional claims handling. To that end, Sun Life's Disability Claims Department has taken several proactive steps to help ensure the appropriate handling of COVID-19 claims. In evaluating disability claims, we are taking a forward-facing approach to gathering all the necessary information important in the claims process. This may include contacting the member's physician(s) directly to gathering information which is critical to making a disability decision. We will always ensure clear lines of communication to address any questions that members or employers may have.

We have provided specialized COVID-19 training to our Short-Term Disability Case Managers. Additionally, we have created a small team consisting of our top technical experts to review any related claims, help to answer questions and ensure benefit decisions are made timely. Our Short-Term Disability team works closely with Sun Life's Medical Director as well as trained clinicians to deliver the highest quality of service and claim handling.

We have also developed claim guidelines to assist in addressing the COVID-19 virus disability claim evaluation process:

Positive COVID-19 Test

If a plan member has tested positive for COVID-19 and cannot perform the duties of their job, we will consider the member Totally Disabled for at least 14 days from when the member was first unable to perform his or her duties. Benefits will start after the member meets the applicable elimination period. Benefits may be offset by other sources of income. If the employee remains disabled after that time, we will work them to obtain required medical documentation.

Plan members and plan sponsors still need to complete a Short-Term Disability claim statement as part of the application process. This allows us to validate important information such as health status, last day worked, salary information, and also confirm coverage.

Our Claims and Medical Teams will assist in gathering the information needed. We realize that, given current conditions, employers and healthcare providers are operating and communicating in non-traditional ways.

No Positive COVID-19 Test Result and Displays Symptoms

If a plan member has a flu-like illness but **has not been tested or does not have a positive test result** for COVID-19:

- We will continue to adjudicate each claim based on the definition of total disability and,
- We will apply the elimination period

Self-Isolation

We will not pay Short-Term Disability benefits to a plan member who does not have a positive COVID-19 test, is not ill, and otherwise does not meet the applicable policy's definition of disability.

This applies whether they self-isolate:

- Voluntarily
- At the direction of their employer, or
- Following any government or public health directive that recommends employees stay home as a precaution to prevent the spread of COVID-19.

For clarity, if plan members do not have signs of an illness, or have not tested positive for COVID-19 but are placed under quarantine by a doctor or public health official, they will not be eligible for Short-Term Disability benefits.

Employees may qualify for other benefits including, but not limited to, unemployment compensation, and other federal, state, or local statutory benefits or other absence-related benefits.

Please note that the information above is intended to be a summary, and all claims decisions are subject to the terms of your group's specific insurance policy.

Sun Life wishes that all of its valued Clients stay safe and healthy and offers the following [website with recommendations by the CDC](#).



What is the status of the Families First Coronavirus Response Act (FFCRA)?

The FFCRA ended on December 31, 2020.



What about the "traditional" FMLA and its application to COVID-19?

The "traditional" FMLA continues to apply to employees taking leave for, among other reasons, the employee's or a family member's serious health condition. If an employee requests leave for his or her own incapacity related to COVID-19, the employee may qualify for up to 12 weeks of leave for that condition. Similarly, an employee could take leave to care for a family member (including psychological care, "comfort and reassurance") with a serious health condition, including COVID-19.



Is COVID-19 always considered a serious health condition under the FMLA?

Not always, but note that even if an employee feels fine, the employee still may have a serious health condition as defined by the law. With regard to "continuing treatment" for serious health conditions under the rule, an employee's "incapacity," one of the legal standards under the regulations, does not necessarily mean that the employee "feels sick." "Incapacity" is defined as the "inability to work, attend school or perform other regular daily activities..." Thus an employee could arguably be pre-symptomatic or asymptomatic and still have a qualifying condition, as that employee is still unable to report to the worksite and is therefore incapacitated. Consider, however, that teleworking in this situation might still allow the employee to work.



What if I have difficulty paying my bill on time? What are my options for furloughed employees?

We understand that COVID-19 has created challenges for all of us. Please call us to discuss your specific circumstances.



Is Sun Life modifying its medical underwriting requirements because of COVID-19?

The following clarifications and changes apply to medical underwriting for Group Life, Disability and Critical Illness plans as appropriate.

- **Underwriting New Applicants who have contracted COVID-19:** There may be instances where applicants disclose COVID-19 as a recent illness. These medical conditions would not be treated any differently than the regular flu. If there are no other medical conditions of concern, these applications would be accepted as long as the employees are fully recovered and actively at work with no complications (pneumonia, etc.). Any complications for COVID-19 would be considered and underwritten according to our medical underwriting guidelines.
- **Pending Applications – Close Out Date Extensions by Request:** We currently close out pending applications after 90 days for no response to requests for missing information. Clients disrupted by COVID-19 may call us and request an extension to 120 days.

Visit our website to learn how Sun Life is helping Clients during the COVID-19 pandemic:
www.sunlife.com/coronavirus



Sun Life

This content is not to be considered legal advice. We recommend Clients speak with legal counsel specializing in labor and employment law to ensure your organization meets requirements.

Group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states except New York. In New York, group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI). Product offerings may not be available in all states and may vary depending on state laws and regulations.

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