

# Cigna Group Insurance

Our commitment to support clients and their employees



## **How is Cigna Group Insurance addressing eligibility for employees who have been furloughed or had their hours reduced?**

We are supportive of accommodating employees in these situations. Individuals who were members of an eligible class under a Cigna life, accident or disability policy on March 1, 2020, whose hours were subsequently reduced, or who were furloughed\* as the result of business decisions relating to COVID-19, will remain eligible until May 1, 2020 while still employed, so long as premiums continue to be paid. This would not apply to any individual who was laid off\* with no expected return to employment.

As we approach May 1, 2020, we will evaluate the situation and may provide additional guidance.

## **What is Cigna Group Insurance doing to update claim and leave processes to accommodate customers during this unprecedented time?**

Please note, these updates apply to both fully-insured and self-funded business (FI and ASO):

- Cigna will provide a 14-day approval on Short Term Disability (STD) claims with a verbal confirmation of symptoms and treatment of COVID-19 from the customer.
- Cigna's standard STD claim process includes fast-tracking of claims with known trends and outcomes. COVID-19 claims will be included to expedite claim decision and payment timeframes.
- If a customer is unable to provide medical documentation to extend their claim, Cigna will work with the customer to provide additional time based on their unique situation.
- Cigna's claim managers will work directly with customers and their employers to identify opportunities for them to work from home during their recovery from COVID-19.
- If Cigna is managing leave and disability for a client, Cigna will identify the most appropriate option based on their circumstances. For example, if a customer is quarantined and does not meet the definition of disability, but would be covered by federal, state, or pre-established company leave programs, we will advise the customer of the coverage and manage the absence in accordance with those plan rules.

## **Can Cigna Group Insurance provide guidance on revising self-funded Short Term Disability programs in light of this pandemic?**

Yes. We are recommending that your plans be preserved to ensure all employees and conditions are handled consistently.

We have received many requests to fundamentally change plans for clients that have self-funded STD programs with us. The most frequent requests include:

- Waiving the elimination period for COVID-19 diagnosis;

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- Paying STD benefits for a period of quarantine for suspected exposure or actual COVID-19 diagnosis without symptoms;
- Increasing the amount of pay for employees out of work due to quarantine, suspected exposure or actual disability related to COVID-19; and
- Paying longer periods of time than may be medically necessary.

We recommend that your disability plans be preserved and we have outlined the following suggestions if you want to extend additional benefits and support to your employees during this time:

- Continue to look for opportunities for employees who are not disabled or symptomatic to work from home.
- In the event working at home is not an option and your company has decided to provide pay for a period of quarantine, handle that through your normal payroll practices. This eliminates the need to file claims and generally reduces the timeframe for an employee to get paid.
- In the event an employee is disabled as a result of COVID-19 (and we have approved the claim) and your company has decided to not require an elimination period be satisfied, we recommend providing payment for that time (typically 7 days) through payroll. This will eliminate special handling requests and errors for non-related COVID-19 issues as well as permit you to take any additional steps to ensure your workplace is safe for said employee's co-workers.
- Should you choose to provide benefits over and above what your plan may provide, our guidance again is to handle that as a function of payroll versus modifying or adjusting your plan for this one specific condition/situation. This should help avoid the risk associated with permitting different benefits to be paid for this condition versus others (e.g., cancer, etc.).

## How will Cigna Group Insurance help keep us informed of new legislation and regulations being passed?

Cigna is tracking federal and statutory legislation to determine revisions to our leave and disability programs. Cigna is reviewing states that normally don't have state disability plans but may initiate a special program due to COVID-19. We are working on updating a state-by-state [reference guide](#). As this is a rapidly changing situation, the guide will be updated regularly and we will provide updates as quickly as possible.

## Additional information and resources

Cigna Group Insurance provided an updated FAQ on March 19, 2020. Click [here](#) if you missed it.

### Need to file a claim or leave?

We strongly recommend that you and your employees report a leave or disability online: [www.Cigna.com/customer-forms](http://www.Cigna.com/customer-forms) or [www.mycigna.com](http://www.mycigna.com). This is the most effective means to report an event as call volume increases. Employees may also report an event by phone at 888.842.4462 or 866.562.8421 (español), 7:00 am–7:00 pm CDT.

### What additional resources can Cigna offer?

We realize that as the COVID-19 situation continues to change, this may be stressful for some employees or their family members. To help, we have put together resources, information, and helpful links on [Cigna.com](http://Cigna.com) to keep clients and customers up-to-date and informed.

**Cigna Helpline** at **866.912.1687**, is available 24/7 for employees and their family members to speak with qualified clinicians about how to cope with anxiety, stress, or other issues related to the impact of the COVID-19.

**My Secure Advantage** is a full-service financial wellness offering, available to all Cigna Group Insurance customers and their household members. This offering includes 30-days' pre-paid expert money-coaching for all types of financial planning and challenges, identity theft and fraud resolution services, and online tools for state-specific wills and other important legal documents. Your employees can access this benefit by calling: 888.724.2262 M-F 9am to 11pm EST or they can go online and visit <https://cigna.mysecureadvantage.com/>.

**Life Assistance Program (LAP)** provides employee assistance benefits including 24/7/365 telephonic assistance, face-to-face visit referrals, telephonic counseling with an on-staff clinician, and a web site with helpful work/life resources. Covered employees and their household members can call: **800.538.3543** or go online at [www.cignalap.com](http://www.cignalap.com)

LAP also has flyers with useful information for those who need help [coping with fears and anxiety](#) about COVID-19 or finding [child care](#) during these difficult times, and a free, on-demand webcast [Managing Anxiety about COVID-19](#) available.

Additional [Value-Added Services](#),\*\* may be available for your employees. *Note: Programs and availability may vary based on product.*

### Health Agency resources for more information:

- **World Health Organization (WHO):** [www.who.int/emergencies/diseases/novel-coronavirus-2019](http://www.who.int/emergencies/diseases/novel-coronavirus-2019)
- **Centers for Disease Control and Prevention (CDC):** [www.cdc.gov/coronavirus/2019-ncov/index.html](http://www.cdc.gov/coronavirus/2019-ncov/index.html)

**Together, all the way.®**



\*Key Definitions:

**Furlough** means a temporary suspension or alteration of Active Service initiated by the Employer, for a period of time specified in advance not to exceed 30 days at a time.

**Temporary Layoff** means a temporary suspension of Active Service for a period of time determined in advance by the Employer, other than a Furlough as defined. Temporary Layoff does not include the permanent termination of Active Service (including but not limited to a job elimination), which shall be treated as termination of employment.

\*\*These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. Programs are provided through third-party vendors who are solely responsible for their products and services. Full terms, conditions and exclusions are contained in the applicable client program description, and are subject to change. Program availability may vary by plan type and location, and are not available where prohibited by law.

My Secure Advantage is NOT insurance and does not provide reimbursement for financial losses. Program is provided through a third party vendor who is solely responsible for their products and services. Full terms, conditions and exclusions are contained in the applicable client program description, and are subject to change. Program availability may vary by plan type and location, and is not available where prohibited by law.

The Cigna Life Assistance Program is NOT insurance and does not provide reimbursement for financial losses. Full terms, conditions and exclusions are contained in the applicable client program description, and are subject to change. Programs are provided through third party vendors who are solely responsible for their products and services. Program availability may vary by plan type and location, and is not available where prohibited by law.