

Coronavirus (COVID-19) UPDATE

Information for Insured Employees

March 9, 2020

Disability Claims and COVID-19

Question: *Am I automatically disabled if I'm placed under a quarantine related to the Coronavirus?*

Answer: No. Our standard policy language requires that an insured be disabled from his/her own occupation. Therefore, you are not automatically considered disabled if under a quarantine for any reason.

Question: *Will Reliance Standard approve a disability claim for me if I'm under a quarantine related to the Coronavirus?*

Answer: Possibly. We will review every claim based on the disability policy language and the unique facts of your situation, including factors such as your diagnosis; the progress of the virus/condition; the specific quarantine that you may be subject to; and your ability to work remotely, among others.

Question: *What is required to submit a disability claim based on the Coronavirus?*

Answer: You can initiate a disability claim securely online, or telephonically – check with your HR/Benefits Representative to make sure you have the right claims submission information. Claims listing a diagnosis of Coronavirus will be processed according to your disability contract provisions. To be eligible to receive benefits, you generally must provide proof that you are:

- Under the care of a Health Care Provider who is certifying your disability; AND
- Unable to perform your occupation in the work place or at home via remote access.

What is a Self-Insured Disability Plan?

A self-insured plan is one in which the employer funds claims payments and empowers an administrator (Matrix) to operate the plan based on those terms. Matrix Absence Management administers disability plans for hundreds of employers and millions of insured employees nationwide. Each claim is administered according to the terms of the employer's self-insured disability plan document and/or the specific administrative direction of the plan sponsor.

Therefore, for questions related to your disability plan, contact your HR/Benefits Representative.

For questions related to a specific claim, contact your Claims Examiner.

Helpful resources:

[Centers for Disease Control Coronavirus website](#)
[CDC Prevention Guidelines](#)

This information is accurate as of the date shown above.

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