

Coronavirus (COVID-19) UPDATE

Information for Clients and Brokers

March 9, 2020

Disability Claims and COVID-19

Question: *Is someone automatically disabled if he/she is 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, an insured is not automatically considered disabled if under a quarantine for any reason. However, some policies may contain quarantine provisions. It is important that you check your policy or (if self-insured) plan document, as this will dictate how claims are administered.

Question: *Will Reliance Standard approve a disability claim for an insured who is 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 the insured's situation, including factors such as the diagnosis and medical certification; the progress of the virus/condition; the specific quarantine that the insured is subject to; and the insured's ability to work remotely, among others.

This information is accurate as of the date shown above. We will update as needed.

For questions related to your disability plan, contact your Account Manager.

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

Question: *What is required to submit a disability claim based on an incidence of Coronavirus?*

Answer: Any insured may initiate a disability claim securely online, or telephonically – check with your Account Manager to confirm and receive current employee materials. Claims submitted listing a diagnosis of Coronavirus will be processed in compliance with all applicable contract provisions. To be eligible to receive benefits, an insured must provide proof that he/she is:

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

What about Self-Insured, Matrix Administered Disability Plans?

Matrix Absence Management administers disability plans for hundreds of employers and millions of insured employees. Each claim is administered according to the terms of the disability insurance policy. Therefore, claims filed under a self-insured disability client's plan will adhere to the terms of that plan and/or the specific administrative direction of the plan sponsor.

Helpful resources:

[Centers for Disease Control Coronavirus website](#)

[EEOC Guidelines for Coronavirus claims under ADA](#)

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