

EMPLOYER INSURANCE RESOURCES

CORONAVIRUS DISEASE 2019

(COVID-19)

CAA Benefits is closely following the latest news related to coronavirus. We will report COVID-19 information as it becomes available from the CDC, health insurance carriers, and health officials on virus-related benefits compliance guidance.

Please share this with your colleagues/employees. We will add information as it becomes available.

The coronavirus COVID-19 is a worldwide concern as it continues to spread in many countries and here in the United States. The most current reports on [U.S. cases](#) will be updated every weekday at noon by the Centers for Disease Control and Prevention (CDC).

- COVID-19 is a respiratory illness caused by a novel coronavirus first discovered last year in Wuhan, China, likely from an animal source.
- Older adults and those with chronic conditions are at a higher risk for severe illness from this virus.
- The virus is spread person-to-person by close contact (within 6 feet), through respiratory droplets from coughing/sneezing. It may also be contracted by touching infected surfaces, then touching one's own mouth, nose or eyes.
- Symptoms include fever, cough and shortness of breath, and complications include pneumonia, organ failure and sometimes death.
- There is no vaccine, nor antiviral treatment for COVID-19. Infected patients can seek medical attention to treat symptoms.

COVID-19 INSURANCE UPDATES

- [HDHPs Can Cover COVID-19 Testing and Treatment Pre-Deductible](#)

View updates from insurance carriers below:

- [Aetna](#)
- [AmeriHealth](#)
- [Anthem](#)
- [Capital BlueCross](#)
- [CareFirst](#)
- [Cigna](#)
- [Florida Blue](#)
- [Horizon Blue Cross Blue Shield of New Jersey](#)
- [Independence Blue Cross](#)
- [UnitedHealthcare](#)

SUGGESTED EMPLOYER ACTION

Below are abridged action items for employers as recommended by the CDC.

Encourage employees, contractors and temps who have symptoms of acute respiratory illness to stay home and not return until they are free of fever ($> 100.4^{\circ}$), without the use of fever-reducing medication, and other symptoms for at least 24 hours.

Infected employees or household members should notify their supervisors of illness. Employers should then notify fellow employees of possible exposure, while maintaining confidentiality as required by the ADA.

Separate employees who show symptoms of acute respiratory illness at work from the general workforce and sent home immediately.

Ensure sick leave policies are flexible and consistent with public health guidance and that employees are aware of these policies, for themselves and to care for family members.

Do not require a healthcare provider's note for employees who are sick with respiratory illness for validation, as such facilities may not be able to provide in a timely fashion.

Remind employees to cover their noses/mouths with a tissue (or elbow or shoulder, if not available) when coughing or sneezing. Instruct employees to wash hands with soap/water often for at least 20 seconds or use a 60-95% alcohol-based hand sanitizer. Be sure these supplies are readily available. If possible, provide tissues and no-touch disposal receptacles around the work area.

Routinely clean all frequently touched workplace surfaces, such as workstations, counters, doorknobs and light switches. Consider providing disposable disinfectant wipes for employees' use as well.

For travelling employees:

1. Refer to the CDC [Traveler's Health Notices](#) page for current guidance and recommendations, by country.
2. Check themselves for symptoms of acute respiratory illness before, during and after travel, and notify supervisors of any illness.
3. Provide employees travelling overseas for work with your company's policy on international health coverage.

Employers should be ready with business continuity plans in response to high absenteeism, including providing remote office managers with authority to take action for their location, as appropriate and cross-training essential functions.

[Report any outbreaks](#) to local and state health officials.

Employers can find updated information on business response here, on the [CDC website](#).

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CORONAVIRUS DISEASE 2019

(COVID-19)

Below is a brief overview on how disability benefits may respond to COVID-19.

In short, a coronavirus diagnosis or a quarantine related to the pandemic does not constitute automatic approval of a short-term disability claim in New York or New Jersey. Some policies from certain carriers, however, may carry quarantine provisions.

Short-term and long-term disability policies typically do not include treatment for a cold or the flu under short-term disability coverage. If an employee is sick and unable to work due to COVID-19, these claims will be determined on a case by case basis, depending on the severity and length of the illness. In some situations, cases requiring hospitalization may qualify for short-term disability in New York and New Jersey.

Claims submitted with a diagnosis of Coronavirus will be evaluated based on all applicable contract provisions. The insured will need to provide proof that they are under the care of a Health Care Provider that can certify the disability and unable to perform their job duties either in the workplace or at home via remote access.

DISABILITY INSURANCE COMPANIES

View updates from Disability insurance carriers below:

- [Guardian](#)
- [Unum](#)
- [MetLife - Proposed Federal Leave Legislation in Response to the Coronavirus](#)

Additional Important Links

- [U.S. Centers for Disease Control](#)
- [World Health Organization](#)
- [U.S. House Bill: Families First Coronavirus Response Act](#)

COVID-19 effect on Commuter Transit & Parking Pre-Tax Benefits

Currently, there has been no change to the regulations governing pre-tax commuter benefits. Employers should remind employees that they always have the option to change their monthly deferrals prospectively, but there is nothing that can be done about elections or orders that have already completed. If employees anticipate working from home, they should reduce their upcoming elections (suspend their monthly orders) accordingly.

Personal Vehicles Still Not Eligible

We also want to remind you that pre-tax transit benefit cannot be used to reimburse employees for transit costs associated with using a private vehicle. This means that employees who choose not to use public transit cannot be reimbursed with pre-tax dollars for tolls, gas, taxis, Uber or Lyft (however UberPool and Lyft Line are still pre-tax eligible).

This document is for informational purposes only and is not intended to provide legal counsel. Please consult with an appropriate professional for legal and compliance advice. Any Disability Benefits Law (DBL) and/or Paid Family Leave (PFL) information is based on the applicable statutes and regulation and may change as regulations evolve or NY State issues guidance regarding DBL or PFL regulations.