

COVID-19 (Coronavirus) FAQs

Below are answers to some frequently asked questions you and your employees might have. If you need additional information, please contact your Guardian Service Representative or the Guardian Customer Response Unit.

Question

Response

What is Guardian doing to ensure customer service levels and claims processing for my company and my employees are not impacted by Coronavirus?

Guardian is well prepared to manage this crisis with our proven business continuity plans and protocols, which includes the ability for our employees to work remotely and seamlessly support our customers. As an AA+ rated* insurance company, our financial strength is solid, and we were founded and are managed to withstand times like these.

What Guardian coverages may apply to employees impacted by Coronavirus?

Guardian offers a full breadth of products and services to help protect employees' health and financial wellbeing, as well as manage their absences. At a high-level the benefits that could apply include:

Hospital Indemnity – If a covered member is admitted to the hospital for Coronavirus, a Hospital Indemnity benefit, if applicable, may be paid according to the terms of the contract.

Short Term Disability (STD) – Employees covered by a Guardian Short Term Disability plan may be eligible for benefits if they are diagnosed with the illness and are sick and unable to perform the major duties of their job due to the sickness. Eligibility may be determined based on medical documentation

Benefit Rider, which can provide benefits in a quarantine situation as ordered by a doctor. This rider is explained in more detail in this FAQ.

Absence Management Services – Under the Family Medical Leave Act (FMLA), unless an individual or family member is ill as a result of the Coronavirus, they are likely not entitled to leave. However, Federal and State positions on the applicability of Coronavirus Quarantine on these statutory leave policies could change.

NJ / NY Paid Family Leave and State Mandated Disability – At this time individuals who are quarantined, but not sick are not eligible for coverage. However, it is possible that eligibility for these coverages as a result of Coronavirus could be changed by those states.

Employee Assistance Program (EAP) Services – Integrated Behavioral Health (IBH), our EAP partner, has been working to provide members with resources about the virus and is helping to control the anxiety that accompanies situations such as these. If you have EAP through Guardian, please check your email for helpful information and links.

Is Family Medical Leave (FML) applicable for employees who need to be absent due to the Coronavirus?

In order to be eligible for FML, an employee or family member for whom they are caring would need to have medical documentation that certifies the individual's condition as meeting the definition of a serious health condition. Therefore, at this time, a diagnosis without certification by a doctor of a serious health condition, a quarantine order, a need to self-quarantine due to lowered immunity, or the need to care for a child due to school closures would not qualify.

However, the Coronavirus situation continues to evolve and change daily, and the government is proposing changes that may impact the handling of these claims. Your company may also decide to offer personal leave time to address some of these situations.

Under what circumstances does the STD plan cover Coronavirus situations?

Employees quarantined due to the Coronavirus may be eligible for benefits under Guardian's Short Term Disability (STD) Quarantine Benefit Rider. After the quarantine period, if the employee is determined to be disabled due to the Coronavirus, benefits could be paid for the disability until the maximum period under the plan (excluding any weeks paid for the quarantine period).

Under the STD plan, employees may be eligible for benefits if they are diagnosed with the illness and are sick and unable to perform the major duties of their job due to the sickness. Eligibility will be determined based on medical documentation received by Guardian.

Will a state mandated policy cover the Coronavirus situation, such as New Jersey Temporary Disability Insurance or New York Paid Family Leave?

Guardian is working with the various states to stay on top of the direction being given regarding quarantine situations due to Coronavirus and the applicability of the state mandated leave policies. At this time, we are only aware of direction by California, however this can change by the day.

Currently the direction from California is as follows:

- If you're unable to work due to having or being exposed to COVID-19 (certified by a medical professional), you can [file a Disability Insurance \(DI\) claim](#).
- If you're unable to work because you are caring for an ill or quarantined family member with COVID-19 (certified by a medical professional), you can [file a Paid Family Leave \(PFL\) claim](#).
- If your employer has reduced your hours or shut down operations due to COVID-19, you can [file an Unemployment Insurance \(UI\) claim](#).

For more information on California, please visit: https://edd.ca.gov/about_edd/coronavirus-2019.htm

How does the Quarantine Benefit Rider work?

The Quarantine Benefit Rider covers employees once they are placed under a doctor ordered quarantine. The employee must be suspected of carrying or having been exposed to an infectious and contagious disease as determined by the doctor who would then order the quarantine. The nature of quarantine and the definition to support it is determined by the Centers for Disease Control (CDC) or the U.S. Secretary of Health and Human Services.

The Quarantine Benefit Rider includes an elimination period and maximum duration that aligns with the STD policy. The rider has been included on all 2016 contract (DI 16) series for STD and is **not available** in Washington or New York.

What resources do you have to help my employees deal with the Coronavirus situation or anxiety/stress associated with the crisis?

For customers who have our WorkLifeMatters EAP program through Integrated Behavioral Health (IBH), materials have been developed by IBH providing education and tips about the virus, and well as information that can help employees manage the anxiety that accompanies situations such as these.

Have any of your clients added/implemented a company policy for employees who may be quarantined due to Coronavirus?

We have not seen any company policy additions; however, we are seeing clients leverage existing plans and policies in various manners (e.g. unpaid leave and personal leaves).

Are any of your clients adapting their workplace schedules or routines to reduce their employees' risk of exposure?

Many of our clients are expanding work from home options. We have heard of a couple of adaptations being implemented: limiting onsite and offsite meetings; also, moving to rotating Early Shift/Late Shift schedules, for example, to allow more employees to work from home at any given time while still maintaining a functioning presence at their offices.

Are clients allowing more liberal leave if a dependent child's school or daycare becomes closed?

Every client is different; however, some clients are considering extending personal leaves in the event of school closures.

Are clients more interested in relaxing parameters for unpaid leave eligibility, or do they prefer to increase "work at home" flexibility?

Some employers are offering more flexibility regarding eligibility requirements for their employees who can effectively work from home.

How will you keep me updated?

We will continue to leverage email and our website to keep you informed and updated. In addition, you should directly contact your Guardian Service Representative or the Guardian Customer Response Unit with any specific issues or questions.

Disclaimer

*Ratings are as of 12/19 and are subject to change.