

Furloughed Employees: Employee Benefits- Resources and Information

THE STANDARD

We have made the decision to allow any of our policyholders that are furloughed or experiencing a reduction of hours during this time to continue their policy, if premiums continue to be paid, through 6/30/2020. That is subject to change, as we are reviewing our decisions as the timing of the Stay at Home orders change. Meaning, should this go on longer than 6/30/2020, we will look to extend if need be.

For the additional life coverage, if employees find that they are unable to pay coverage, due to financial hardship, they can cancel that coverage at any time. However, it is important to note, if they cancel and then want to reapply later, they will be subject to Evidence of Insurability. If they continue to pay the premium to the City for that coverage, we will honor the coverage through 6/30/2020.

As the scope and complexity of the coronavirus/COVID-19 outbreak grows, The Standard is confident in our response and in our continued ability to meet and exceed customer expectations. Find out more here: <https://www.standard.com/covid-19>.

Once again, thank you for the opportunity to service your insurance needs. If you have any questions or concerns, please contact our office at (888) 937-4783.

Continued Benefits Team

The Standard

900 SW Fifth Avenue | Portland, OR 97204

Phone: 1-888-937-4783 | Fax: 1-800-331-3397

COLONIAL LIFE

Listed below are a few different ways Colonial Life can help assist furloughed employees in this current situation. We are available to explain all the options that are open to this group of employees, with the understanding that it will be a case by case situation regarding how a furloughed employee would like to proceed.

At this time, we can offer this group a 90-day grace period. When they return to work, we can plan with this group to make up missed deductions over a period of up to 3 months. Otherwise, coverage can be gapped for up to 90 days. Policies could likely lapse and then would be reinstated when they are back on payroll. However, they will not be covered during the time of gap. This allows furloughed employees to be added back to payroll without being subject to reinstatement/rehire rules.

In addition, this does not apply to life coverage, but the coverage can be reinstated with the understanding that the back premiums would be paid.

Lastly, furloughed employees do have the option to convert to direct billing to continue paying on their own until their payroll deductions begin again.

If you have any questions or would like to review your coverages, please contact Jillian Sharp, Benefits Counselor with Colonial Life.

Jillian Sharp
Benefits Counselor
Colonial Life-The benefits of good hard work
CA South Coast Territory
301 E. Ocean Blvd. #2000
Long Beach, CA 90802
(C): (562) 334-7026
(CS): (800) 325-4368

AFLAC

If an employee goes on furlough or leaves the company, the following are a few simple steps to be taken:

- Mark the employee on non-medical family leave
- Change their premium amount to zero and save changes
- AFLAC will contact each employee via a letter communication asking them to continue coverage on their own
- The employee can set up to pay monthly, quarterly, semi-annually, or annually
- Currently, due to Covid-19, AFLAC is offering a 60-day grace period on premiums
- Once employee is removed it triggers the grace period; however, the employee will have to catch up on missed premiums
- If employee comes back to work, they can be added to the payroll deduction again at that point. AFLAC suggest employees keep paying premiums during grace period if possible, so they will not have to pay back any missed premiums.

Attached is a flyer staff can use to make any policy changes, additions or ask our identified representatives any policy related questions.

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Mass Mutual

About the Loan Suspension:

- Under certain circumstances, a plan sponsor may suspend loan repayments for up to one year (longer for military leaves). Generally, payments are not made during the suspension period; however, the loan will continue to accrue interest.
- A loan may only be suspended when a participant takes a leave of absence (general or military) with or without pay, which is less than the scheduled loan payment amount. Except for military leaves of absence, loans may only be suspended up to earlier of 12 months or the 5-year maximum/plan home loan limit loan period.

MassMutual Representative Contact:

José J Mireles

Client Engagement Manager | Government Plans | Workplace Solutions

CA License #0E02580

P: (860) 835. 8039

MassMutual

100 Bright Meadow Blvd | MIP 442 | Enfield, CT 06082

Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001, and its affiliated US insurance companies.



Why Aflac? BECAUSE...

Health Insurance doesn't cover a loss of income, mortgage, rent, car payments, or just putting food on the table and gas in the car. Your health insurance may cover the big ticket items like doctors and hospitals, but you still have out of pocket expenses.

Aflac pays cash to you!! So YOU decide where to spend the money!!

SHORT TERM DISABILITY

Pays on Top of State Disability

CANCER PROTECTION

Shifts the Financial Burden to Aflac

ACCIDENT POLICY

*Covers Any Type of Injury
Pays Low \$100s to \$10,000s*

HOSPITAL POLICY

*Benefits for Hospitalization, Surgeries,
Physician Visits, and MORE*

LIFE INSURANCE

*Don't Leave Your Loved Ones
Burdened.*

CRITICAL ILLNESS

*\$10,000 Benefit Upon Diagnosis of HEART
ATTACK, STROKE & 4 other incidents*

We have the ability to enroll you over the phone.

No Face to Face meeting is Necessary!

Rates are stable for as long as you keep the plan.

Policies cost from \$3 - \$20 per week.

**WANT MORE INFORMATION, HAVE QUESTIONS, OR
NEED TO FILE A CLAIM, PLEASE ASK:**

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