



Coronavirus (COVID-19) Commonly asked questions and answers

We recognize the Coronavirus (COVID-19) has had an unprecedented impact on all of our personal and professional lives. We wanted to reassure you that Equitable is ready and able to serve our brokers, our clients, and their employees — safely and effectively — with no disruption to business.

Over the past 161 years, Equitable has persevered through many serious events and periods of market volatility, whilst helping our clients face the future with confidence. We greatly value our relationship and appreciate the trust you have placed in us. We remain committed to help you look ahead with courage, strength and wisdom.

Below, we've provided some specifics and important information you can share with your clients.

Renewals

Is Equitable taking any specific action regarding upcoming renewals?

Clients with 500 employees or less who have renewal dates between May 1st and August 1st, 2020, will renew existing plans at inforce rates for twelve additional months. If your clients have already received an increase for a renewal date between May 1st through August 1st, they will receive a revised letter, communicating this information.

Business Continuity

Do you anticipate any impact to timing around response times for requests for proposals?

We will continue to ensure that all requests for proposals are processed and communicated in a timely manner and without disruption to the normal course of business.

Do you anticipate any impact to timing around delivery of renewal rates?

Information around renewals will continue to be provided in a timely manner.

How can Equitable help me continue to do business during this challenging time?

Our agile team is ready to help. We are committed to growing and evolving with you. That means, in times like this, when you may want to meet virtually, instead of in person, we're ready to help you via email, phone calls or other video conferencing services.

Continuation of Coverage, Eligibility, & Claims

Can you provide examples of how claims would be handled for different scenarios involving quarantine, COVID-19 exposure, and COVID-19 diagnosis?

If an employee is unable to work due to sickness or injury and meets all other contractual requirements, the employee may be eligible for benefits. We are monitoring statutory and federal program development and will update for any changes as that information becomes available.

Here are three scenarios and how coverage would apply:

1. If the insured has tested positive for COVID-19 and is quarantined by a medical professional and unable to work, they may be considered totally or partially disabled during the period of medically required quarantine, pending review of medical information.
2. If the insured has tested positive for COVID-19 and is quarantined by their employer or self-quarantines, he or she is generally NOT considered disabled
3. If the insured has tested positive for COVID-19 and is unable to perform the duties of their job due to sickness, he or she is generally considered disabled, if the insured meets all other contractual requirements.

Would an existing diagnosis for a condition that puts an employee at higher risk for COVID-19, qualify them to be eligible for benefits?

If the employee is unable to work due to sickness or injury and meets all other contractual requirements the employee may be eligible for benefits.

Does your Short-Term Disability product cover quarantine?

Our Disability products do not have any specific quarantine language, in and of itself, is generally not considered a disabling condition under our Short-Term or Long-Term Disability products. We are monitoring statutory and federal program development and will update for any changes as that information becomes available.

If an employee is working remotely and is injured, are they eligible for disability benefits?

If the employee is unable to work due to sickness or injury and meets all other contractual requirements the employee may be eligible for benefits.

How will situations where employees are not active at work through their entire coverage Waiting Period be handled?

We will give credit for time actively at work, but not waive Waiting Period requirements

Are Pandemics an exclusion?

Pandemics are not considered an exclusion.

What are rules around continuation of coverage?

Group Life/AD&D coverage for current insureds may be extended for 3 months beyond the last day worked for non-FMLA leaves of absence, furlough, layoffs and reductions in hours. This extension of coverage will continue through June 30, 2020. Across our non-statutory STD and LTD products, coverage will be extended through May 31, 2020.

For all products, FMLA absences will continue to follow existing FMLA timeframes. This will apply to any absences that begin on or after March 1, 2020 and requires continued payment of all premium. Premium will be based on the salary/volume at the time the leave starts.

	Life/AD&D	DI (non-stat STD and LTD)
Non FMLA Leave of Absence	3 months	Through 5/31/20
FMLA Leave of Absence	Included	Included
Furlough	3 months*	Through 5/31/20
Layoff	3 months	Through 5/31/20
Reduction in hours	3 months	Through 5/31/20

Assumes existing coverage; changes apply for Leaves, Furloughs and Layoffs that occur 3/1/2020 or after with continued premium payments. Premium will be based on the salary/volume at the time the leave starts.

***Equitable will continue these accommodations through 6/30/2020.**

Tools & Resources

What tools are available to help clients stay safe and healthy?

To help your clients and their employees stay safe, healthy, and deal with the emotions triggered by COVID-19, feel free to share this digital Coronavirus toolkit provided by our Employee Assistance Program (EAP)'s provider, ComPsych.

<https://pages.e2ma.net/pages/1807892/20932>

How can we get in touch with your team?

If you have questions about our practices regarding COVID-19 (Coronavirus), please contact your Equitable Sales or Account Manager, or call Customer Service at 866-274-9887, Monday through Thursday, 8:00 AM to 6:30 PM ET; Friday, 8:00 AM to 5:30 PM ET.

Equitable is the brand name of Equitable Holdings, Inc. and its family of companies, including AXA Equitable Life Insurance Company (AXA Equitable) (NY, NY), MONY Life Insurance Company of America (MLOA), an AZ stock company with main administrative headquarters in Jersey City, NJ, AXA Advisors, LLC (member FINRA, SIPC) and AXA Distributors, LLC. The 160-history reference applies exclusively to AXA Equitable Life Insurance Company. GE-3007897(3/20) (Exp. 6/20)