# Employer Communication:

As the impact of coronavirus disease 2019 (COVID-19) continues to unfold, large numbers of employees’ hours are being reduced. In response, Guardian is making changes to eligibility requirements in order to provide coverage on most group products through the end of April 2020.

## Temporary accommodation under your group plan

Effective 3/1/2020, Guardian will continue to consider an employee who is currently enrolled to be eligible for benefits until 4/30/2020 if:

* The full-time employee’s hours are reduced and fall below the minimum hourly work requirement to be benefit eligible.

OR

* The employee is furloughed or laid off.

This temporary accommodation applies to:

* Dental
* Vision
* Accident and Cancer
* Critical Illness
* Hospital Indemnity
* Life
* Accidental Death and Dismemberment
* Optional Life
* Optional Accidental Death and Dismemberment

This temporary accommodation does **not** apply to Short Term Disability or Long Term Disability.

## Temporary accommodation guidelines

* This temporary accommodation can be selected at the product level.
* Both fully insured and Administrative Services Only (ASO) arrangements are eligible for the extension.
* During the extension, premiums must be paid according to your regular billing cycle and extended grace periods, if any. In the event that a premium is not paid during the grace period, coverage will terminate retroactively to the last date of paid coverage, and no future dates of loss or dates of service will be covered or reimbursable.

## How to apply the temporary accommodation

If you choose to follow the temporary accommodation:

* Do not change an employee’s eligibility if they experience a reduction in hours, leave of absence, layoff, or furlough that would normally make them benefit ineligible.
* Communicate your intentions to your benefit administrator.

If you don’t change the benefit eligibility status of your employees, we will assume that your plan has accepted Guardian’s temporary accommodation.

## How to opt out of the temporary accommodation

If you choose **not** to follow the temporary accommodation:

* Follow the termination process you normally follow to change the eligibility of an employee who no longer meets the full-time hourly work requirement for eligibility on your group plan. We will remove the employee from coverage as of the effective date you provide.
* Send portability, conversion, and COBRA notices as normally required when an employee loses coverage.

We will communicate any changes regarding this temporary accommodation prior to 4/30/20, including whether we will be extending the accommodation timeframe, or if we will return to the original contract provisions in your policy regarding eligibility requirements.

Our goal is to provide extra support for you and your employees in a responsible way during this difficult time. We understand this is an evolving situation, so please continue to check [guardiananytime.com](https://www.guardiananytime.com/app3/wps/myportal) and [Guardianlife.com](https://www.guardianlife.com/covid-19/helping-brokers-employers-understand-covid-19-coronavirus) for updates.

Guardian reserves the right to amend, terminate, or otherwise modify this temporary accommodation program without notice at any time and reserves the rights to seek the return of overpayments or payments that Guardian otherwise deems inappropriate or not covered.