



# COVID-19 Carrier Summary

## Capital BlueCross

<p><b>If I lay off all or part of my employees because of Covid-19, can I continue to cover these employees?</b></p>	<p>Employer sets eligibility requirements and Capital BlueCross will waive the minimum 20 hours for current groups as long as 1 employee (not owner, owner's spouse or dependent) and coverage is uniform and premiums are paid.</p>
<p><b>When will laid off employees' coverage end if covered at beginning of month?</b></p>	<p>End of the month.</p>
<p><b>Will my premiums be re-rated if I have a significant drop in enrollment due to Covid-19?</b></p>	<p>No adjustment of rates (typically at 10%). If group is currently up for renewal, contact Sales Rep.</p>
<p><b>Will employees that come back after being laid off have to complete a new eligibility period?</b></p>	<p>It is the groups' discretion to waive waiting periods upon return to work.</p>
<p><b>Do I have an extended grace period for paying premiums?</b></p>	<p>Contact your Sales Representative to discuss the situation.</p>

## Highmark Blue Shield

<p><b>If I lay off all or part of my employees because of Covid-19, can I continue to cover these employees?</b></p>	<p>For coverage periods through June 1st, 2020 “active at work” eligibility requirements for coverage for a period of 90 Days from the date of furlough or reduction in hours. Same level of employer subsidies requirement and at least 1 active member remains in employment.</p>
<p><b>When will laid off employees’ coverage end if covered at beginning of month?</b></p>	<p>End of the month.</p>
<p><b>Will my premiums be re-rated if I have a significant drop in enrollment due to Covid-19?</b></p>	<p>No adjustment of rates (typically at 10%) for groups through June 30th, 2020.</p>
<p><b>Will employees that come back after being laid off have to complete a new eligibility period?</b></p>	<p>If furloughed or laid off prior to June 30th, 2020, Highmark Blue Shield will waive the waiting period if rehired by June 30th, 2021.</p>
<p><b>Do I have an extended grace period for paying premiums?</b></p>	<p>Contact Highmark Customer Manager to discuss extension.</p>

## UPMC

<p><b>If I lay off all or part of my employees because of Covid-19, can I continue to cover these employees?</b></p>	<p>Through July 31st, 2020 UPMC is relaxing their actively working requirements to allow continuation for laid off employees as long as 1 employee remains employed (owner, manager, etc) and premium is paid... uniform offer, etc.</p>
<p><b>When will laid off employees' coverage end if covered at beginning of month?</b></p>	<p>End of the month.</p>
<p><b>Will my premiums be re-rated if I have a significant drop in enrollment due to Covid-19?</b></p>	<p>No adjustment of rates (typically at 15%) for group through July 31st, 2020.</p>
<p><b>Will employees that come back after being laid off have to complete a new eligibility period?</b></p>	<p>UPMC will adhere to the guidelines of the employer and waive the waiting period if the employer chooses to do so.</p>
<p><b>Do I have an extended grace period for paying premiums?</b></p>	<p>Contact the UPMC Account Executive to discuss any extension.</p>

## Geisinger Health Plan

<p><b>If I lay off all or part of my employees because of Covid-19, can I continue to cover these employees?</b></p>	<p>Through June 30th, 2020 Geisinger Health Plan is relaxing its actively working requirement to allow continued coverage for laid off employees as long as 1 employee remains employed (owner, manager, etc) and premium is paid... uniform offer, etc.</p>
<p><b>When will laid off employees' coverage end if covered at beginning of month?</b></p>	<p>End of the month.</p>
<p><b>Will my premiums be re-rated if I have a significant drop in enrollment due to Covid-19?</b></p>	<p>No adjustment of rates (typically at 15%) for group through June 30th, 2020.</p>
<p><b>Will employees that come back after being laid off have to complete a new eligibility period?</b></p>	<p>An employee returning after lay off of leave is eligible to enroll again if they were previously enrolled on the plan. Effective date is the date returned to work. Write RECALLED on the application.</p>
<p><b>Do I have an extended grace period for paying premiums?</b></p>	<p>Contact Geisinger Health Plan Account Executive or AE Service Specialist.</p>

## Aetna AFA

<p><b>If I lay off all or part of my employees because of Covid-19, can I continue to cover these employees?</b></p>	<p>Through July 31st, 2020 coverage can continue as long as reduction in hours is temporary and due to Covid-19, premiums are continuously paid and you do NOT terminate the employees. Aetna will assume you're still in business if no formal letter is received and all above are met.</p>
<p><b>When will laid off employees' coverage end if covered at beginning of month?</b></p>	<p>Consult your Representative.</p>
<p><b>Will my premiums be re-rated if I have a significant drop in enrollment due to Covid-19?</b></p>	<p>No adjustment of rates (typically at 10%) with enrollment changes based on Covid-19.</p>
<p><b>Will employees that come back after being laid off have to complete a new eligibility period?</b></p>	<p>Aetna is prepared to support any change to your waiting period rules. Any change will be considered during renewal.</p>
<p><b>Do I have an extended grace period for paying premiums?</b></p>	<p>Contact the Aetna Answer Team to discuss any extension.</p>