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Business Continuity

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| 1. | What steps is Lincoln taking to stay up to speed on the rapidly evolving nature of this issue? | <p>Lincoln Financial is closely monitoring the Coronavirus situation in coordination with guidance from the Centers for Disease Control and Prevention and other experts.</p> <p>Lincoln Financial has a robust crisis management plan and is ensuring that we are fully prepared from a business continuity perspective, as well as keeping the health and safety of our employees as a top priority.</p> |
| 2. | What steps is Lincoln taking internally to support employees? | <p>Our top priorities at this time are helping our employees understand what actions to take to protect themselves and their families, as well as providing unwavering service to our customers like you. We are monitoring the progression of the virus and will continue to take action based on guidance from the CDC and other government agencies to protect our employees, our workplace, and our business as much as possible.</p> <p>The week of March 16, to provide a safe and healthy environment for our employees, we made the decision to require Lincoln employees, with the exception of a select few, to work from home. We take our responsibility to help limit the spread of COVID-19 seriously. By working remotely, our employees have peace of mind to focus on our top priorities – keeping their families safe and healthy, and providing the best service possible to you and your employees during this critically important time.</p> |

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| | | In addition, we have canceled or postponed travel for nonessential internal meetings. Our response will continue to evolve as needed based on the latest from government agencies and medical experts. |
| 3. | In the event there is exposure in multiple Lincoln offices, does Lincoln have the ability to set up operations in another Lincoln office? | Lincoln and Group Protection operate from multiple locations across the U.S., allowing for operational flexibility in the event of a location closure. In addition to be able to shift work from one location to another, Lincoln has an agile workforce. Technology is in place to support critical employees working from home, as well as the use of alternate sites equipped with resources to support critical business operations. |
| 4. | How will Lincoln respond if there is a significant increase in new disability and leave requests as a result of the Coronavirus? | We continuously monitor claims and call volumes to ensure we are appropriately staffed to meet service levels. We understand that at this time, employers and their employees have many questions on their minds, and we appreciate your patience as we will likely experience high call volumes. We remain diligent in our workforce planning efforts and are prepared to implement business continuity plans if necessary. |
| 5. | How might service be impacted if Lincoln employees are affected by the Coronavirus? | Our top priorities are helping our employees understand what actions to take to protect themselves and their families, as well as providing unwavering service to our customers like you. We remain confident that we would be able to take advantage of our flexible work from home policies to continue to provide service. Lincoln is prepared to enact business continuity protocols should they be needed. |

Regulatory Compliance

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| 6. | What if an employer, local health departments or law enforcement agencies have enforced a quarantine (work from home) during a prescribed incubation period, but an employee is unable to work remotely? | An employee is considered disabled when they meet the definition of disability as outlined in their policy. Each claim is decided on the specific facts presented, but if an employee is under quarantine and not ill, the employee would likely not meet the definition of disability. |
| 7. | Would an employee be considered eligible for a leave (paid or unpaid) under a federal or state leave-program if local health departments or law | Under federal and state statutory leave laws, Lincoln can approve a claim when a claimant meets the definition of Serious Health Condition under the applicable federal/state statute. Under these statutory programs, there is an expectation that benefits will be administered on a consistent basis no |

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| | enforcement agencies required an exposed person to stay home under quarantine during a prescribed incubation period? | matter the underlying illness. As with disability claims, each leave is decided on its own specific facts. In general, however, employees are not entitled to federal or state leave to stay home during a quarantine period if they are not ill. However, please see additional information regarding specific federal and state-related regulatory changes outlined later in this document. |
| 8. | Would an employee be considered eligible for a leave (paid or unpaid) under his or her company leave program if local health departments or law enforcement agencies required an exposed person to stay home under quarantine during a prescribed incubation period? | This will depend on terms of the employer’s company paid leave policy as well as that specific employer’s discretion. |
| 9. | How is Lincoln monitoring state insurance department decisions? | As a leader in leave and disability, Lincoln is dedicated to monitoring federal, state, and local leave and compliance updates and advisories for our customers. We remain vigilant in this practice and are prepared to act quickly to ensure our customers are in adherence to any federal or state department decisions. |

Disability and Leave Management

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| 10. | What steps is Lincoln taking to help employees that may have an active claim at this time? | <p>Beginning the week of March 23, the following are steps we’re taking to support employees who may have active disability claims, leaves, life events, or waivers:</p> <ul style="list-style-type: none"> • Exercising leniency in time-period extensions for up to 30 days. This applies to claim submissions, proof of loss, notice and proof due dates, medical record due dates, appeal deadlines, and receipt of repayment due to overpayments. • Accepting verbal change-of-address requests. We’re suspending our best practice to request address changes in writing, provided the claimant verbally confirms appropriate information to establish identity. • Offering the option to activate direct deposit for short-term disability claims. This is standardly offered for long-term disability claims. |
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| | | <ul style="list-style-type: none"> • Waiving the 10-day waiting period for stop payment procedures. This ensures we can reissue an employee’s benefits quickly. |
| 11. | What if an employer with a self-funded short-term disability program determines benefits should be paid for employees impacted by the Coronavirus? | It is within an employer’s discretion to direct Lincoln Financial to approve benefits under their self-insured programs. We would suggest, however, that the employer consult with its benefits advisor or legal counsel regarding such decisions. Before agreeing to administer any expansion of an employer’s current self-funded disability program, Lincoln will need to review any proposed changes for impacts to ensure feasibility and availability of resources. |
| 12. | Does Lincoln accept employer decisions for paid and unpaid leaves during employer-initiated quarantines and employee self-quarantines? | It is within an employer’s discretion to continue to pay employees if an employee is required to stay out of the workplace. However, Lincoln can only approve a leave if it meets the definition of Serious Health Condition under the applicable federal/state statute. Before agreeing to administer any expansion of an employer’s current leave program, Lincoln will need to review any proposed changes for impacts to ensure feasibility and availability of resources. |
| 13. | What if an employer wants to approve a federal or state leave that does not meet the definition of a serious health condition? | <p>Lincoln will administer federal and state leaves according to the specific regulations and can only approve a federal/state leave if it meets the definition of Serious Health Condition under the applicable federal/state statute. As the federal and state governments make changes to leave laws in reaction to COVID-19, we will make any necessary changes to our administration of leave to comply.</p> <p>If Lincoln is adjudicating or tracking company-defined leaves for a specific client, and they wish to include Coronavirus events under those leaves, we recommend they engage their Lincoln service contact to have those conversations related to alternative solutions.</p> <p>Before agreeing to administer any expansion of an employer’s current self-funded disability program, Lincoln will need to review any proposed changes for impacts to ensure feasibility and availability of resources.</p> |
| 14. | Would you consider it reasonable if a physician took a pregnant healthcare worker out of work out of an abundance | While it is likely that with sufficient documentation, this type of claim could be payable under the definition of disability, each individual claim received will be evaluated based on the documentation received, policy provisions |

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| | of caution related to potential exposure to COVID-19? | including job or occupation provisions along with reference to CDC and other medical guidelines. |
| 15. | Will Lincoln extend coverage or administration to part-time employees, or employees not currently covered under an employer’s short term disability policy or leave administration agreement? | In order to ensure the best experience for our customers and employees, we are not able to extend insurance coverage or service administration to employees not currently covered. If the request is for a permanent change to covered lives or administration, we would be happy to work with customers through the regular underwriting and amendment process to evaluate the change request. |
| 16. | What guidance is available for employers regarding how the ADA/ADAAA may apply to individuals during a pandemic? | The Equal Employment Opportunity Commission has published helpful guidance for employers on ADA related workplace practices and inquiries related to pandemics including COVID-19. |
| 17. | Will Lincoln waive or reduce the elimination period for short-term disability claims related to COVID-19? | Should you wish to amend your fully insured short-term disability policy with regard to the elimination period, or otherwise update or change available or optional provisions, we would be happy to work with you and review available options through the regular underwriting and amendment process. California Voluntary Disability Insurance (VDI) customers and customers with self-funded STD Plans with CA residents: Recently, due to the Governor’s Executive Order, the CA Employment Development Department (EDD) updated its guidelines regarding disability claims due to contracting or being exposed to COVID-19 and announced that they will waive the one-week unpaid waiting period. Our claims handling and guidelines for clients with CA VDI administration have been updated and are being implemented accordingly. |
| 18. | What happens in the event of a company shutdown? | Under the Family Medical Leave Act (FMLA), if an employer ceases operation at a location or employees are not expected to report to work for one or more weeks, the days the employee cannot report to work are not counted against the employee’s leave entitlement. As a result, if an employer shuts a location due to the Coronavirus or another virus, any employees who are out on a qualifying FMLA leave (unrelated to company shutdown) cannot have the time the location is closed counted against their leave entitlement. |

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| 19. | How/when does the Coronavirus constitute a disability? | An employee is considered disabled when they meet the definition of disability outlined in their policy. If an employee were to develop symptoms, we would assess their claim to determine eligibility for benefits based on the terms of their policy, the same as we would for any other illness. |
| 20. | How is Lincoln partnering with employers that may choose to update their internal absence policies? | If an employer decides to update their internal absence policies, Lincoln will consult with them to review how their policies fit in with their Lincoln products and services. We recommend reaching out to your Lincoln service contact to ensure alignment in our partnership to support your employees. Before agreeing to administer any expansion of an employer’s current self-funded disability program, Lincoln will need to review any proposed changes for impacts to ensure feasibility and availability of resources. |
| 21. | What does Lincoln recommend for substantiating the need for medical documentation? | As with any condition, we require medical documentation in order to make a determination. The amount and frequency of information needed varies based on the individual circumstances of the claim or leave. |
| 22. | How is Lincoln driving ease in process for an employee who has been exposed to or contracted Coronavirus? | Along with the varied methods for communication available to claimants, we will continue to examine our claims practices. We will work with clients to implement solutions to meet their employees’ needs. |
| 23. | Will Lincoln be equipped to track and report any disabling events related to the Coronavirus? | Yes. Lincoln has identified the most appropriate diagnostic coding to be applied to track claim and leave activity. |

Group Insurance Policies

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| 24. | *UPDATED* How is Lincoln applying the actively at work/continuation of coverage provisions due to COVID-19? | <p>We have extended continuation of coverage to apply to employees whose work status was adversely affected due to COVID-19 (e.g. laid off, reduced hours, furloughed, leave of absence, etc.), through September 30, 2020, or longer if the policy language allows, as long as premium is remitted by the employer.</p> <p>If the policy includes provisions for individuals to continue being covered through Conversion, Portability, or COBRA, the policy’s provisions will apply. It is the employer’s responsibility to advise employees if Portability or Conversion options exist. Typically, an employee must request such benefits</p> |
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| | | <p>within 31 days of loss of coverage (longer if existing notice periods require it), and the coverage can continue as stated in the Conversion, Portability or COBRA plan. An employee who exercises Conversion or Portability will be billed directly. COBRA premiums go to the group policyholder (employer) who then remits it to Lincoln.</p> <p>For employees whose coverage terminated due to a COVID-19 layoff or furlough and who are rehired within six months of the coverage termination date, benefits can be reinstated within 31 days of returning to work. Longer timeframes will apply if they are stated in the policy. New pre-existing conditions or eligibility periods will not apply. Evidence of insurability is not required if the same coverage amount (or less) is reinstated.</p> |
| 25. | *UPDATED* How long will this apply? | <p>To support our customers during this unprecedented situation, Lincoln has extended continuation of coverage to apply to employees whose work status was adversely affected due to COVID-19 (e.g. laid off, reduced hours, furloughed, leave of absence, etc.), through September 30, 2020, or longer if the policy language allows, as long as premium is remitted by the employer.</p> |
| 26. | *UPDATED* What action is Lincoln taking to offer flexibility in premium payment grace periods? | <p>To provide employers and their employees greater flexibility in making required premium payments, we are extending the standard grace period on Lincoln-issued group insurance policies and service agreements to 60 days. This update goes into effect retroactively to March 1, 2020 and will apply through September 30, 2020.</p> <p>Additionally, Lincoln will comply with any state-issued mandates and update our practices accordingly.</p> |
| 27. | If employers must reduce headcount, will this impact their rates? | <p>We understand this is a challenging environment for employers, and many may have reductions in workforce due to the COVID-19 crisis. Lincoln’s stance is that we will honor agreed-upon contractual rates and will not implement off-cycle rate changes due to decreases in the number of insured/covered persons. We will continue to monitor the Coronavirus situation and apply this principle through July 1, 2020, at which time we will reassess our position.</p> <p>As an employer enters their normal renewal cycle, we will follow our standard renewal process and take into account any updates in rates based on covered lives at that time.</p> |

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Evidence of Insurability

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| 28. | *NEW* What action is Lincoln taking to offer flexibility to applicants in the medical underwriting process? | We recognize that at this time, medical underwriting applicants may experience delays in receiving medical records or obtaining medical exams or labs. While medical underwriting requirements will not be waived, we will extend deadlines on a case-by-case basis if the applicant is unable to submit the information needed to make a decision. If an application is closed due to lack of information, we will reopen the claim upon receiving the requested information to make a decision. |
| 29. | *NEW* How is Lincoln helping medical underwriting applicants in gathering requested information? | Lincoln is offering support by partnering with applicants to obtain necessary information through alternate ways, such as obtaining electronic medical records through patient portals and utilizing prescription drug data. |
| 30. | *NEW* If an employee is having difficulty submitting requested information, what steps should they take to inform Lincoln? | If an applicant is experiencing challenges gathering requested medical information, exams, or labs, we recommend they reach out to the Lincoln medical underwriter assigned to their application. They can find this information on any Lincoln correspondence received about their application. |

Lincoln’s Response to the Families First Coronavirus Response Act (FFCRA)

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| 31. | What should employers know about what’s included in the bill? | <p>You can read our summary of the act here, which provides an overview of what’s included in the bill. Two provisions within the bill – the Emergency Paid Sick Leave Act and the Emergency Family and Medical Leave Expansion Act – are important for employers with fewer than 500 employees to understand. The FFCRA was enacted on March 18, takes effect on April 1, and expires on December 31, 2020.</p> <p>On March 24, the U.S. Department of Labor issued guidance for employers on its interpretation of the FFCRA through their website. Please take a moment to review this information for clarification on the act.</p> <p>Additionally, each covered employer must post a notice of the act in a conspicuous place on its premises. You can read more about this requirement here.</p> |
| 32. | What is the Emergency Paid Sick Leave Act, and what is Lincoln’s position on it? | The Emergency Paid Sick Leave Act requires private employers with fewer than 500 employees, and most public employers, to provide up to 80 hours |

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| | | of paid sick leave for the inability to work due to COVID-19. Due to the short duration of this leave and the broad applicability, employers with fewer than 500 employees should administer this leave internally. Lincoln will not pay or administer. |
| 33. | What is the Emergency Family and Medical Leave Expansion Act (EFMLEA), and what is Lincoln’s position on it? | The Emergency Family and Medical Leave Expansion Act amends the federal Family and Medical Leave Act (FMLA), requiring private employers, and most public employers, with fewer than 500 employees to provide up to 12 weeks of job-protected paid leave. The new paid leave reason only applies to employees who cannot work (including tele-work) due to the need to care for their son or daughter due to school closure or the lack of availability of a child care provider due to COVID-19. Lincoln will support the administration of this expansion for impacted customers with FMLA administration under our leave management service offerings by certifying the leave and tracking time taken. Lincoln will not calculate or issue benefit payments to employees. |
| 34. | Will Lincoln support the administration of new, temporary voluntary paid or unpaid company leaves related to COVID-19? | At this time, Lincoln is unable to support administration of new, temporary voluntary paid or unpaid company leaves related to COVID-19 if they are not currently covered under the FMLA, EFMLEA or existing short-term disability or company paid or unpaid leave offerings. Upon request, and based on available resources, we will work with our absence and leave management customers to provide guidance and assistance with administration of their existing leave programs to meet current needs. We will work with customers who wish to develop new leave programs as part of longer-term employee health and business continuity strategies, subject to our regular underwriting and implementation processes. |

Lincoln’s Response to Updates to New York Disability Benefits Law (DBL) and Paid Family Leave (PFL)

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| 35. | *UPDATED* What should employers know about the changes to NY DBL and PFL? | On March 18, the state of New York enacted legislation implementing a paid sick leave program, as well as other changes, to the New York State Disability Law (DBL) and New York State Paid Family Leave (PFL) provisions in response to COVID-19. You can read our summary of the changes here , and additional information is also available on the state’s site . We’ve also |
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| | | outlined important information about requirements by employer size in our summary of Lincoln’s position on legislation . |
| 36. | How will Lincoln respond to the need to administer these changes? | The changes to the DBL and PFL benefit programs were effective immediately when the legislation passed on March 18, and as a leader in leave management and disability, Lincoln is prepared to administer the updated requirements. |
| 37. | *UPDATED* What does the state of New York indicate qualifies as quarantine? | In order to receive benefits under the expanded program, employees must have an order of quarantine from the state of New York, Department of Health, local board of health, or any government entity authorized to issue such an order. To qualify, employees must also meet existing eligibility requirements and work for an employer that meets prescribed size requirements. It’s important to note that school closures and requests for non-essential personnel to remain at home may not qualify as quarantine under the program’s definition. |
| 38. | *UPDATED* Who is required to pay the sick leave benefits outlined in the new legislation? | Employers are required to pay sick leave benefits according to their size for up to two weeks. Specific requirements based on employer size are outlined in our summary of Lincoln’s position on legislation . |

Lincoln’s Response to Updates to California State Disability Insurance (SDI) and Voluntary Disability Insurance (VDI)

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| 39. | What should employers know about the changes to CA SDI and VDI? | California expanded these benefits to employees unable to work due to having symptoms or being exposed to COVID-19, or those unable to work to care for a family member who is ill or quarantined. Additionally, for the time period that began January 24 through the duration of the COVID-19 emergency, the California Employment Development Department has waived the one-week waiting period for disability insurance for those having, or who have been exposed to, COVID-19. You can read more here . |
| 40. | How will Lincoln respond to the need to administer these changes? | If Lincoln currently administers your California Voluntary Disability Insurance, you can rest assured we are making changes to ensure we’re administering these state-required updates to keep you in compliance. |

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Lincoln’s Response to Updates to New Jersey Temporary Disability Insurance (TDI), Family Leave Insurance (FLI), Family Leave Act (FLA) and Paid Sick Leave Act (PSL)

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| 41. | What should employers know about the changes to NJ TDI, FLI, FLA and PSL? | On March 25, 2020, New Jersey Governor Phil Murphy signed legislation to ensure workers impacted by COVID-19 have access to leave to care for themselves or for impacted family members. You can read a full summary of the changes here . |
| 42. | How will Lincoln respond to the need to administer these changes? | As a leader in leave and disability, you can rest assured we are making changes to ensure we’re administering these state-required updates to keep you in compliance. |

Additional Support and Resources

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| 43. | Where can Lincoln Financial employers find additional materials to support their employees? | Please visit Lincoln’s COVID-19 Guidance Hub , updated nearly every day with new materials to support your employees, best practice recommendations from our leaders, and the latest on legislative updates. |
| 44. | Where can Lincoln Financial EAP customers go for additional support for their employees? | Please log in to COMPSYCH and click on the “alerts” icon or search for Coronavirus for additional information. You can also visit ComPsych’s COVID-19 Resource page for more support. |