



Monitoring the Coronavirus - Frequently Asked Questions Responses current as of March 3, 2020

Please note given the fluid nature of this situation, these questions and responses are reflective of a current point in time and may evolve as necessary. Should you have additional questions or need additional detail, please reach out to your Lincoln sales or service contact.

<p>What steps is Lincoln Financial taking to stay up to speed on the rapidly evolving nature of this issue?</p>	<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>As of today, we have not identified a need to implement any changes to our claim handling or business protocols. However, we are monitoring the situation daily and are poised to act quickly if needed.</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>
<p>How/when does the Coronavirus constitute a disability?</p>	<p>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.</p>
<p>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?</p>	<p>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.</p>
<p>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 enforcement agencies required an exposed person to stay home under quarantine during a prescribed incubation period?</p>	<p>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 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.</p>
<p>Would an employee be considered eligible for a leave (paid or unpaid) under his or her company leave program if</p>	<p>This will depend on terms of the employer’s company paid leave policy as well as that specific employer’s discretion.</p>



Monitoring the Coronavirus - Frequently Asked Questions

Responses current as of March 3, 2020

Please note given the fluid nature of this situation, these questions and responses are reflective of a current point in time and may evolve as necessary. Should you have additional questions or need additional detail, please reach out to your Lincoln sales or service contact.

local health departments or law enforcement agencies required an exposed person to stay home under quarantine during a prescribed incubation period?	
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.
What if an employer wants to approve a federal or state leave that does not meet the definition of a serious health condition?	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 federal/state leave if it meets the definition of Serious Health Condition under the applicable federal/state statute. 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.
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.
Will Lincoln Financial 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.
How will Lincoln respond if there is a significant increase in new disability and leave	We continuously monitor claims and call volumes to ensure we are appropriately staffed to meet service levels. We remain diligent in our workforce planning efforts and are prepared to implement business continuity plans if necessary.



Monitoring the Coronavirus - Frequently Asked Questions

Responses current as of March 3, 2020

Please note given the fluid nature of this situation, these questions and responses are reflective of a current point in time and may evolve as necessary. Should you have additional questions or need additional detail, please reach out to your Lincoln sales or service contact.

requests as a result of the Coronavirus?	
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.
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.
Where do Lincoln Financial EAP customers go for additional Coronavirus information?	Please log in to COMPSYCH and click on the “alerts” icon or search for Coronavirus for additional information.