

## **Are employees who were actively at work prior to a furlough and enrolled for coverage eligible to continue coverage once on furlough?**

We understand that the COVID-19 pandemic may require customers to unexpectedly furlough employees. We're here to address your needs:

### *For individually owned products:*

- Employees are eligible to continue coverage and pay premiums regardless of employment or furlough status. If payroll deduction is not available, employees can continue coverage and pay premiums directly to Colonial Life.

### *For group-based products:*

- If the policy does not include furloughs as an approved leave of absence, then furloughed employees will be treated as if they are on an approved leave of absence; and
- Furloughed employees will remain eligible for coverage up to the greater leave of absence term that is in the policy, or 60 days.

Colonial Life will continue to review this evolving situation and will provide additional guidance as it becomes available.

Temporary layoff, furlough or leave of absence means you are temporarily absent from active employment for a period of time that has been agreed to in advance by your employer. Your normal vacation time or any period of disability is not considered a temporary layoff or leave of absence.

Additionally, in the event of lay off or reduced hours, we recommend that you explore additional benefits through your employer, or available state, local or federal benefits as well.