

## Most Frequent Q&A's from this Week

Please make sure you are going to the [Principal website](#) for updated information.

**Question: When Principal takes over coverage from another carrier, will employees who are on a COVID-19- related furlough or layoff at the time of the takeover be eligible for benefits?**

Answer: Yes, provided they were actively at work before the furlough or layoff and the premium continues to be paid.

**Question: If the employee had voluntary life over the GI when they were laid off and they are rehired within 6 months, can they have their full voluntary life amount over the GI back without SOH as part of the reinstatement provision?**

Answer: If the employee is rehired within 6 months, they are standardly covered by the reinstatement provision, which allows the employee to elect up to their prior benefit amounts without SOH. Should the employee elect higher benefits than previously elected then SOH would be required for the additional benefit amount.

**Question: Someone is working reduced hours and receiving reduced pay due to COVID-19. Can the group continue Disability coverage and what salary will their benefits be based on if they have a disability while working this reduced schedule?**

Answer: Yes, the group can continue coverage with premium payment. The premium billed amounts and Disability benefit amount for a Disability that begins after their reduction in hours/pay would be based on hours/pay prior to the reduction in hours.

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