

Providing confidence every step of the way.

Gallagher Benefits Welfare Check Apr 7/20

During these challenging times, we know you are dealing with many other priorities outside of my insurance world. The employee benefits programs you have in place to protect yourselves and your employees can be forgotten. So to support you, Gallagher will send out information weekly which will include some help in the form of answers to recent questions we have received from clients but also some ideas that they have shared about how to keep employees/members connected with work and their teams, coverages available through your plans, etc... We encourage you all to share your ideas with me and we can distribute to everyone. The emails will not contain tips on COVID-19 unless it relates to plan management – we are all receiving more than enough information from many sources on that topic.

Temporary Layoffs 1- We received a great question from a client just yesterday regarding whether or not benefits can be extended during a temporary lay-off. The short answer is “yes”, benefits can be extended during a temporary layoff, typically for up to 6 months. The exception to that being the long-term disability benefit which may or may not be able to be extended.

Unfortunately, there is not a lot of consistency yet amongst insurers regarding this option yet. For example, one insurance company is temporarily extending disability benefits for up to 90 days. Please contact us and we can review the current contract wording and clarify with your insurance company to see if they have made any exceptions over the short-term. Regardless of whether you are or are not extending benefits, please let us know and we can notify the insurer or help process the change on the Administrator Portal.

Temporary Layoffs 2 – If you do lay off employees and are not extending benefits, please remember to notify the insurance company and employee of the fact. We had a situation several years ago where an employee went on maternity leave and 9 months into her leave, the employer realized that they hadn’t asked the employee what she wanted to do – extend all benefits, suspend them? They had left the employee on the plan and had been paying 100% of her premium including premium for the disability benefit. Their initial response was to try and recoup the premium by asking the employee for a lump sum payment of the employee portion while the individual was still on leave.

Travel – Insurance companies have been coming out with many notices confirming work-related Travel coverage for companies in essential services (transportation sector, healthcare providers, insurance, etc...), Most insurers will require that you notify them of the travel prior to departure and many have COVID-19 restrictions/exclusions. Please check with us and we can confirm/clarify with your insurance company.

Employee and Family Assistance Plans (EFAP) – with uncertainty comes stress and we know that our employees are feeling a great deal of stress in this unprecedented time. If you have an Employee and Family Assistance Program, please remind your members of the services available through them:

- Family Counseling
- Financial Counseling

- Mental Health
- Etc...

Surviving as a small business – A childhood friend and founder of Bulletproof Solutions, Steve Burns, recently began a series on Facebook entitled “Surviving Small Business in Tough Times” which we encourage you to watch. Here is a link to his first segment:

<https://www.facebook.com/723343045/posts/10157864306063046/?d=n>

Gallagher is a global insurance, risk management and consulting services company offering innovation and service excellence across 150 countries. We use our 90 years of intelligence and insight to protect businesses and people. We form lifelong partnerships with our clients and underwriters which, when combined with our world class data and analytics, helps our customers face their futures with confidence.