



Hello,

We are focusing on some additional questions regarding benefits during this period (including situations where an employee is either working reduced hours, has been furloughed or laid off). The answers are based on the insurance plans offered through the PEO. If your benefits are not provided through the PEO, we encourage you to discuss these scenarios with your benefits broker, whether that be through LBMC EP or another source.

Additionally, the Department of Labor made a few updates to the notice that must be provided to employees to inform them of their rights under FFCRA. [We have included the most recent version of this notice.](#)

**Q: In a previous communication, you indicated that furloughed employees or employees working less than 30 hours can continue their BlueCross BlueShield insurance for a period of 90 days. What about new hires that are eligible for benefits as of April 1, but are not currently working 30 hours a week? Would they fall into the 90-day period and still have benefits as of April 1 or would they have to wait to fulfill the standard eligibility hour requirements?**

A: The waiver of the work hours requirement for 90 days of continued coverage only pertains to employees who already have the coverage. New hires will have to meet the traditional waiting period requirements for benefits to begin (which is the first day of the month following 30 days of employment). They must also be working 30 hours per week.

**Q: Can an employee who is currently receiving short-term disability benefit payments still receive the benefit payment if they are furloughed or laid off temporarily?**

A: Yes, as long as they are already on short-term disability (STD), they will continue to receive that benefit payment from Lincoln that has been approved.

**Q: Can an employee who is laid off or furloughed, and has not filed an STD claim, continue to have the coverage and file a claim (if needed) once they are laid off?**

A: Yes, as long as their coverage was effective by March 1 and the employer is still paying premiums while the employee is laid off or furloughed. This provision is only available until May 1 at this point, which means the date of disability would have to be prior to May 1.

**Q: If a furloughed or active employee is diagnosed with COVID-19, are they eligible to receive Extended Paid Leave Benefit as well as STD?**

A: No, they cannot receive both benefits for the same period. The STD benefit would take into consideration any other paid sick leave the employee is receiving, including the Extended Paid Leave benefit. Since the Extended Pay Benefit is at full salary, the employee's STD benefit would be fully offset by that. The Extended Paid Leave is for up to 80 hours. If the employee exhausts the 80 hours of Extended Paid Leave and his/her doctor still deems them unable to work, the STD benefit may begin at that point (assuming the claim was approved for the benefit.)

**Q: How would the long-term disability coverage work in terms of being continued for furloughed employees or those that are laid off?**

A: Long-term disability would work differently than the short-term disability. Employees can keep their long-term disability coverage through May 1 if they are laid off or furloughed and the employer is still paying premiums. However, the claims process would not change. The reason it is different is due to the 180-day elimination period. If a person is filing a claim now their date of disability would have been six months ago. Therefore, the requirement that the employee be “actively working” at the time that the disability began would not be waived. To summarize: Long-term disability coverage can continue and the processing of claims would not change.