



Dearborn National's as stated below:

. Will coverage be continued during a quarantine, furlough, layoff, work shutdown, work from home period, or similar situation that is due to the COVID-19 pandemic?

- Employees who have been instructed by their employer to work from home will be considered to be actively at work. Their coverage will remain active as long as premiums are paid during this period. We expect employers will make every effort to have those employees who have the ability to work from home do so.
- Employees who have been instructed by their employer to stay home and do not have the ability to work from home will be considered to be on an excused non-medical leave of absence, regardless of whether or not the employees continue to receive pay. Their coverage will remain active as long as they remain an employee of the employer, are expected to return to work for the employer, and provided premiums are paid during this period.
- Employees who have their employment terminated by the employer will no longer be eligible for coverage as of their termination date. If the employees are rehired at a later date, the rehire provision of the employer's policy will apply. Please take this into consideration when an employer is making the decision on whether to terminate employees or keep them on as active employees.

At this time, Dearborn is awaiting notification from state regulators to determine if they have any requirements for the extension of grace periods. We prefer not to make changes multiple times during this period. Our standard policies include a 31-day grace period. If any regulations applicable to premium or grace periods are enacted, Dearborn will adjust our business practices immediately and notify our customers. We continue to monitor the COVID-19 situation daily and will make adjustments as necessary.