



Due to the impact of the coronavirus and hours being reduced for many employees, Guardian has made the decision to continue to consider an employee who is currently enrolled to be eligible for benefits until 6/30/20 if:

- the full-time employee's hours are reduced and fall below the minimum hourly work requirement (30 hours) to be benefit eligible, OR
- the employee is furloughed or laid off

This temporary accommodation applies to all benefits under this group except for the disability coverage(s).

During the extension, premiums must be paid according to the group's regular billing cycle. In the event that premium is not paid by the end of the grace period, coverage will terminate retroactively to the last date of paid coverage, and no future dates of loss and/or dates of service will be covered or reimbursable.

If the group chooses to follow this temporary accommodation, they:

- should not change the employee's eligibility if they experience a reduction in hours, leave of absence, layoff, or furlough that would normally make them benefit ineligible.
- will need to communicate their intentions to their benefit administrator, if applicable.

If the benefit eligibility status of their employees is not changed, we will assume that Guardian's temporary accommodation has been accepted.

If they choose not to follow the temporary accommodation, they:

- will need to follow their normal termination process used to change the eligibility of an employee who no longer meets the full-time hourly work requirement for eligibility. We will then remove the employee from coverage as of the effective date they provide.
- they will need to provide portability, conversion, and/or COBRA notices as normally required when an employee is terminated and loses coverage.

This applies to **Short Term Disability**, as well as our Dental, Vision, Accident and Cancer, Critical Illness, Hospital Indemnity, Life, Accidental Death and Dismemberment, Optional Life, and Optional Accidental Death and Dismemberment products.

Our goal is to provide extra support for our clients and their employees in a responsible way during this difficult time. We understand this is an evolving situation, so please continue to check [guardiananytime.com](http://guardiananytime.com) and [Guardianlife.com](http://Guardianlife.com) for updates.

NOTE: Guardian reserves the right to amend, terminate, or otherwise modify this temporary accommodation program without notice at any time and reserves the rights to seek the return of over payments or payments that Guardian otherwise deems inappropriate or not covered.