



We're Committed to Helping You Succeed

While the COVID-19 health crisis may have shifted the traditional ways we conduct business, our commitment to delivering you and your clients a benefits experience that **Stands Out** remains a top priority. Our industry expertise and corporate culture to remove sales barriers are two main factors in what makes Renaissance an ideal partner in today's business environment.

Throughout the last few weeks, we've adjusted various business practices relating to COVID-19. We've issued COVID-19 customer advisories relating to renewals, grace periods, leave of absence, terminations and STD coverage. In summary, those updates are as follows:

Renewals:

Renaissance will **RETAIN CURRENT RATES** for all Life and Health groups* with renewal dates between May 1, 2020 and September 1, 2020. This notification applies to group policyholders with fewer than 500 employees, including any May and June renewal notices that were sent as part of our normal business operations prior to the COVID-19 health crisis. The impacted group policyholder's current rate(s) will remain in effect through the next plan anniversary date in 2021 for all renewals that fall within the defined timeframe and employer size.

**For those in the northeast, this is for all non-statutory life and health groups*

Grace Period:

Renaissance has implemented a 90-day premium grace period for our policyholders. Where applicable, state guidelines regarding grace periods will be followed accordingly.

Short-Term Disability:

Your STD policy defines "sickness" as an illness, disease, or complications of pregnancy. It also includes an Injury that occurs before you are insured. It does not include "risk of Sickness." Therefore, for STD claims related to COVID-19, an individual would require an actual diagnosed medical condition (e.g., actually have the virus) with objective medical evidence that the condition is preventing them from working (signs/symptoms supporting restrictions/limitations preventing work). An advisement to self-quarantine, on a doctor's presumptive coronavirus diagnosis (which does not require an actual positive test) would also meet the definition of disability. However, a quarantine for "exposure" to the virus (e.g., "risk of sickness") would not meet the policy definition of disability/sickness. In any event, there has to be an accompanying loss of wages for a claim to be paid.

Leave of Absence/Temporary Layoff & Reduction Of Work Hours:

For leave of absence/temporary layoffs and reduced work hours related to COVID-19, Renaissance will administratively extend the layoff and rehire provisions of all life and health policies to all currently covered employees as long as the employer continues paying the premium for any impacted employees. We will support the continuation of coverage during a temporary layoff or reduced work hours for up to 3 months and will allow coverage reinstatement for terminated employees rehired within three months of the date of termination.

Visit RenaissanceFamily.com/Coronavirus to learn more!