



In regards to your UNUM policy, UNUM has set up a resource center to serve as a database for updates that come out regarding coronavirus. The link to this page is <https://www.unum.com/covid-19>. I did want to point out from this site, should you have anyone out on leave or lay-off due to the pandemic, their leave policy. The question on the site is:

Are employees who were actively at work prior to a furlough and enrolled for coverage eligible to continue coverage once on furlough?

We understand that the COVID-19 pandemic may require customers to unexpectedly furlough employees, and employee certificates may not include furloughs as an approved leave of absence.

As an accommodation, and provided premiums continue to be remitted to Unum,

For group-based products:

- if the policy does not include furloughs as an approved leave of absence, then furloughed employees will be treated as if they are on an approved leave of absence; and

furloughed employees will remain eligible for coverage up to the leave of absence term that is in the policy, or 60 days – whichever is greater