



Ancillary Coverages and Novel Coronavirus (COVID-19)

Frequently Asked Questions

As we continue to monitor the ever-changing situation around COVID-19, we remain committed to helping our customers access the ancillary coverages and resources they need.

Business Resiliency Commitment

Our Business Resiliency Program is designed to ensure operational resiliency by protecting our business processes and minimizing the impact of disruptions to our customers and business partners. Our program includes proactive work groups that address potential operational impacts and continuity, human resources matters, communications and customer support. Through this program, we are taking extra precautions to ensure an uninterrupted service experience for our customers.

We remain committed to ongoing business resiliency planning to better protect our employees and serve our customers and plan participants during an emergency.

- We have call and claim centers in multiple locations in several states. We have the capability in place that gives us flexibility to reroute calls to other facilities as necessary to help ensure business continuity. We have used this system for natural disasters, such as hurricane season or during other weather-related closures.
- We have systems capability and flexibility, with options to further expand these capabilities as warranted, to allow many of our staff to work from home in the event of an outbreak. Depending on the situation, we may utilize this in the event of widespread disease.

Coronavirus Support and Resources Hotline¹

To provide additional support and peace of mind to our customers, we are now offering a special Support and Resources Hotline at 1-844-244-7657. All of our ancillary clients can utilize this new Employee Assistance Hotline from ComPsych®, at no extra charge, along with access to the [Coronavirus Digital Toolkit](#).

Customers who have our Disability Resource Services™ can access additional support resources through ComPsych® at [GuidanceResources.com](#) or by calling their designated toll-free number.

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General Questions

What is BCBSIL doing to address the COVID-19 pandemic?

We are closely monitoring activity around the COVID-19 and its impact on our customers, our employees and the communities we serve. While the COVID-19 situation is ever-changing, our commitment to our customers remains the same, and we are constantly working on their behalf.

Will an insured employee or dependent(s) still be covered for Ancillary Coverages if they are quarantined or if their employer closes their work location?

The continuous coverage for an employee during this crisis is our priority. If an employee is on an employer-approved leave due to COVID-19, they will still be covered for their ancillary insurance as long as premiums are paid.

Will an insured employee be considered actively at work if they are quarantined or if their employer temporarily closes their work location?

The insured employee will be considered actively at work if the insured employee was actively at work the day before the quarantine or temporary company closure. If the employer has instructed an employee to work from home, they will be considered actively at work.

If employees must stay home to care for a family member with COVID-19, will they still be covered by their ancillary insurance policy?

If the employer has approved the leave from work for the impacted employee and premiums are paid, the coverage will remain in force.

Short-Term and Long-Term Disability Coverage

Is COVID-19 covered under an employer's short-term disability or long-term disability plan?

Yes, COVID-19 is covered like any other sickness under a short-term or long-term disability program.

If an insured employee is quarantined or if their employer closes a work location, will they qualify to be paid under a short-term disability plan?

We will continue to review and process disability claims on an individual, claim-by-claim basis—just as we have always done. For disability lines of coverage, a quarantine, in and of itself, would not necessarily result in a claim being approved. The definition of disability requirements in the certificate of insurance are applicable.

Will BCBSIL waive the elimination period specific to an approved COVID-19 claim or make any other changes to an employer's policy?

The elimination period is a contractual element in the disability program purchased by the employer. All provisions of the disability policy will continue to be administered per the policy/certificate contract.

Should an employee file a short-term disability claim if they are quarantined or if their employer closes their work location?

If an employee has been diagnosed with COVID-19, they can submit a claim for short-term disability benefits.

If an employee has not been diagnosed with COVID-19, they should contact their employer to see what other benefits they may be eligible for.

What if a disability claimant is quarantined and cannot get to a doctor?

If a claimant is currently on claim for disability and is required to get continuing physician authorization, they should contact us, and we will work with them to determine the best course of action for their claim.

If a claimant is too sick to work and is attempting to file a new disability claim, they can file a claim, but we will need verification from their attending physician before we can approve any benefits.

How should employees file a disability claim?

Employees can continue to file a claim the same way they have always done before. Our process has not changed. Employees should contact their employer for the appropriate steps to file a claim. Claim forms can be downloaded at bcbsil.com/ancillary.

If a disability claimant cannot get to the bank to cash their disability benefit check, what should they do?

We can deposit a disability payment directly into the claimant's bank account. Claimants can contact our claim customer service at 1-800-367-6401 for assistance.

Family Medical Leave (FMLA)

How does COVID-19 impact FMLA?

If your Leave programs are managed in conjunction with your disability program by FMLSource, you can file a leave or disability claim by calling 1-844-361-4267. See the special bulletin from ComPsych® for additional guidance from FMLSource about COVID-19 and FMLA Leave.

Life Insurance Coverage

What if a waiver of premium claimant is quarantined and cannot get to a doctor?

If a claimant is currently on group life waiver of premium and is required to get continuing physician authorization, they should contact us, and we will work with them to determine the best course of action for their claim.

If a claimant is too sick to work and is attempting to file a new disability claim, they can file a claim, but we will need verification from their attending physician before we can approve any benefits.

We have experienced the loss of an employee due to COVID-19. Does BCBSIL cover this loss?

We strive to help provide employers, employees and their families with financial resources if a covered person passes away prematurely. In the unfortunate event that a covered person passes away because of contracting COVID-19, the life insurance policy benefits would apply.

Additional Information and Resources

How is COVID-19 transmitted?

The virus is spread from person-to-person, mainly by respiratory droplets produced when an infected person coughs or sneezes (similar to how influenza spreads). These droplets can land in the mouths or noses of people who are nearby or possibly be inhaled into the lungs.

What are the symptoms of COVID-19?

The main symptoms of COVID-19 resemble those of a bad cold or the flu, which can make detection difficult. They include: fever, cough or shortness of breath. The Center for Disease Control and Prevention (CDC) believes that symptoms of COVID-19 may appear in as few as 2 days or as long as 14 days after exposure at this time.

Who is at risk for infection?

People living or travelling in an area where the COVID-19 virus is circulating may be at greater risk.

How can I protect myself and my employees?

There is currently no vaccine for COVID-19. The best way to prevent infection is to avoid exposure. The World Health Organization (WHO) recommends [everyday preventive actions to help prevent the spread of respiratory viruses](#).

What is the current risk in the U.S.?

This is an evolving situation. For more information, we recommend following the guidance provided by local health authorities, the [World Health Organization](#) and the [Centers for Disease Control and Prevention](#).

If you have additional questions, please contact your ancillary account representative.

¹Disability Resource Services and GuidanceResources® Online are offered and administered by ComPsych® Corporation. ComPsych® Corporation is an independent organization that does not provide Blue Cross and Blue Shield of Illinois or Dearborn Life Insurance Company products or services.

²FMLASource® is offered and administered by ComPsych® Corporation. ComPsych® Corporation is an independent organization that does not provide Blue Cross and Blue Shield of Illinois or Dearborn Life Insurance Company products or services.