

COVID-19 outbreak response

Frequently asked questions

HOW IS UNUM ADDRESSING THIS ISSUE?

We have activated our Global Incident Management Team in line with our business continuity plans. Our top priority is the health and safety of our employees and partners while continuing to meet the needs of customers.

Work teams have reviewed our pandemic plans, are actively monitoring developments, and are developing support resources for employees and customers.

DOES UNUM HAVE A PANDEMIC PLAN?

Yes, we have detailed continuity plans in place to take care of our employees and partners while continuing to meet the needs of customers.

HOW IS UNUM TAKING CARE OF EMPLOYEES?

The health and safety of our people is a top priority. We have heightened communication with employees, increased sterilization activities in high traffic and high-touch areas of our offices and restricted travel to certain high-risk areas.

In addition, we have plans in place to:

- Further adjust operational activities, such as travel requirements and janitorial services, as the situation demands.
- Potentially close our offices to minimize employee exposure to an outbreak.

- Accommodate the personal and family responsibilities our employees are likely to have during a pandemic.

WHAT GUIDANCE IS UNUM PROVIDING ITS EMPLOYEES?

We are providing employees with personal prevention tips, encouraging them to consider limiting non-essential business travel and asking them to contact their health care provider and follow their guidance should they feel unwell or think they may have been exposed. Employees who have traveled to high-risk areas may also be asked to work from home for a period of time.

WHAT TRAVEL RESTRICTIONS ARE IN PLACE FOR UNUM EMPLOYEES?

Unum has activated its global travel restrictions policy and decision framework that supports business needs while minimizing employee risk. Travel has currently been restricted to certain high-risk countries. We are evaluating those restrictions on a regular basis and will adjust as the situation requires. We have also asked employees to limit non-essential business travel and, for those who have visited a high-risk area, we are asking them to work from home for a period of time upon their return.

HOW IS UNUM PREPARED TO MEET CUSTOMER NEEDS DURING A PANDEMIC?

It's critical that we continue operating our business to meet the needs of our customers. This includes processing and paying claims.

We have prepared for this by:

- Identifying critical system needs and taking steps to ensure they remain operational.
- Retesting technology that enables us to shift critical tasks to other sites and our home-based workforce.
- Enhancing our ability to handle a higher volume of remote workers
- Accounting for variables in our planning, such as an increase in claim filings and the closure of banks and post offices.

IS UNUM PREPARED IN THE EVENT A LARGE NUMBER OF EMPLOYEES BECOME ILL?

Yes, we do plan for the potential loss of capacity that would result from an unusually high number of employees becoming ill. As we do with all our response plans, we are prepared to:

- Shift operations to other worksites in our geographically diverse footprint.
- Tap into our home-based workforce.
- Identify critical functions we would prioritize.
- Leverage technology to allow greater remote worker capacity should any of our people be placed in a quarantine situation but still able to perform their work responsibilities.

IS TECHNOLOGY IN PLACE TO MANAGE A LARGE SHIFT TO REMOTE WORKING?

Yes, we have plans in place to support an increase in employees working remotely. Work teams have reviewed these plans and retested our systems to ensure these infrastructure plans are adequate. We have also had recent real-world opportunities to test and refine our capabilities.

IS UNUM PREPARED TO HANDLE A JUMP IN THE VOLUME OF CLAIMS?

Yes, our pandemic plans account for any increase in the number of claim and leave requests that may occur. We are prepared to shift additional resources to support these areas in the event volumes increase.

ARE PEOPLE QUARANTINED GENERALLY CONSIDERED DISABLED?

We generally do not consider quarantined workers to be disabled unless they have a medical condition that results in restrictions and limitations that satisfy a policy's definition of disability. However, we will evaluate each situation where an individual is quarantined on a case-by-case basis.

HOW WILL UNUM APPLY LEAVE GUIDELINES TO QUARANTINED INDIVIDUALS?

When determining whether a quarantine is a qualifying leave event, we will consider factors such as the reason the quarantine was ordered, what treatment may have been received during the quarantine period and whether an illness was diagnosed at any point. Generally, quarantined employees are not entitled to FMLA unless they meet the definition of a serious health condition or if they are likely disabled.