



What Should I Know About My Health Insurance Plan?

CHUCK NEWMAN, PRESIDENT

ILANA ARBEIT, VICE PRESIDENT BENEFITS

Normal eligibility requirements are being relaxed by carriers in some of the following ways

ALLOWING “FURLOUGHED” EMPLOYEES TO REMAIN ON THE PLAN

ALLOWING EMPLOYEES NOT WORKING ENOUGH HOURS TO REMAIN ON THE PLAN

ALLOWING EMPLOYERS WHO MAY NOT CURRENTLY MEET PARTICIPATION REQUIREMENTS TO REMAIN ON THE PLAN

Special Enrollment Periods

EMPLOYEES WHO PREVIOUSLY WAIVED GROUP HEALTH COVERAGE MAY BE ABLE TO JOIN NOW

ALLOWING THE ADDITION OF A NEW “LOW” PLAN FOR EXISTING EMPLOYEES TO BUY DOWN

SOME STATE EXCHANGES ARE OPEN FOR INDIVIDUALS WHO HAVE BEEN LAID OFF

COVID-19 Related Expenses

ALL CARRIERS COVERING IN-NETWORK
TESTING AT NO CHARGE

CARRIERS ARE OFFERING ACCESS TO
TELEHEALTH SERVICES AT NO CHARGE

CARRIERS OFFER A 24/7 NURSE LINE

SOME CARRIERS COVERING IN-
NETWORK TREATMENT AT NO CHARGE

Prescriptions

CARRIERS ARE WAIVING
EARLY REFILL LIMITS ON
MAINTENANCE MEDICATIONS

CHECK YOUR CARRIER'S
POLICY REGARDING MAIL
ORDER PRESCRIPTIONS

Premium Grace Periods

NY – EXECUTIVE ORDER ALLOWING 60 DAY GRACE PERIOD BETWEEN APRIL 1 AND JUNE 1

NJ – EXECUTIVE ORDER ALLOWING FOR A 90 DAY GRACE PERIOD – AWAITING SPECIFICS

INDIVIDUAL LIFE INSURANCE PREMIUM GRACE PERIODS ARE EXTENDED

Short Term Disability

STANDARD STD POLICY: SELF
QUARANTINING WOULD NOT
MEET THE CRITERIA TO
COLLECT BENEFITS

COVID-19 IS AN ILLNESS AND
WILL BE EVALUATED AS ANY
OTHER ILLNESS AS ADDRESSED
IN YOUR CONTRACT

Questions?

Service@ Charlesnewman.com

914-345-1000 x 1

