

EMPLOYEE BENEFITS

Many employee benefits and insurance coverage will be triggered should workers contract the COVID-19 virus. As always, it is important to carefully review the specific language of your insurance policies to determine the extent of coverage available for the impact of coronavirus. Our team of specialists at Risk Cooperative is available to answer your questions or provide a personalized consultation to review your current coverage.

Policies & Considerations



Workers Compensation:

COVID-19 IS NOT PARTICULAR TO ANY OCCUPATION

- Illness must be tied to scope of employment AND specific conditions of employment, and most cases will not meet this criteria.
- A notable exception could include claims from healthcare workers. These will be determined on a case by case basis.



Medical Evacuations:

FEAR OF QUARANTINE IS NOT COVERED

- Medical evacuation plans will be triggered for individuals who have tested positive for COVID-19 or another illness
- Airlines and hotels may waive fees for rescheduled travel



Short Term Disability:

QUALIFYING EVENTS INCLUDE COVID-19

- Applies to documented, medically required quarantine for COVID-19
- Employee is totally or partially disabled during the period of confinement.



Medical Insurance:

COVID-19 TREATMENT AND TESTING IS COVERED

- Many carriers are updating their benefits to explicitly cover medically necessary diagnostic tests related to COVID-19.
- May also offer expanded pharmacy benefits to allow individuals to refill maintenance medications early.
- The IRS has issued a notice allowing carriers to cover treatment and testing pre-deductible

ADDITIONAL EMPLOYEE SUPPORT

Lenient sick leave and remote work policies encourage employees to make decisions that keep the workforce healthy. Should an employee require more than 2 weeks leave to care for themselves or a family member, the Family Medical Leave Act (FMLA) may apply.

Additional employee benefits such as health advocates, telehealth services, and wellness programs may also help protect and support employees during the pandemic.