

GTL and LOA Training December 2020

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Q&A:

1. Does the 12-month period that an employee is out due to sickness or injury after stopping actively at work include or not include the FML period if the employee qualifies?
 - a. It includes the FML period, it is not in addition to. Employees that expect to be out for a while need to contact LifeHelp (Voya customer service) asap to continue their plan while out regardless of paid or unpaid leave since the clock starts on the 12 months max beginning on day 1 not actively at work.
2. Furlough - can an employee continue their coverage while out due to furlough?
 - a. Yes, if due to COVID, employees can continue their Voya coverage for 90 days.
 - b. For Non COVID furlough, employees can continue Voya coverage through the end of the month following date of furlough.
3. Isn't LifeHelp reaching out to employees to port coverage once they receive notification the employee has gone on LOA by Benefitfocus?
 - a. LifeHelp is notifying employees of porting coverage, but be mindful of timeline; as the date someone is put on LOA in Benefitfocus is only when they have stopped paying premiums or went on Leave Without Pay, it's not necessarily as soon as they stop actively working (and when they actively stop working is when the 12 month clock starts ticking).
4. Should we direct employees to LifeHelp at the start of their FMLA even if they will only be out for 2 weeks?
 - a. As long as premiums are paid (through their employer or directly to LifeHelp when they are on LWOP) and they are still eligible to participate under the group coverage (as noted at the beginning of the presentation), you don't have to send them to LifeHelp, they can be covered under the group policy via continuation. They would not need to port or convert until they are no longer eligible to participate under the group policy (as discussed in the beginning of the presentation), and at that point they can do this directly through LifeHelp.
5. When we prepare to retire an employee, we go over their NCFlex options. Voya's Term Life can be continued, and we provide them with the number to call. Is there a way for Voya to quote a premium to continue their coverage while they are still actively employee? Employees have been told they cannot receive a quote because they are still active.
 - a. Yes, there are rate sheets for both porting and converting; yes have them call LifeHelp; they don't have to wait until they retire; same with LOA's...they can call prior to going out on leave.

We have rates - so it would be interesting to know who told them that info. Conversion is a little different - to give a formal quote in writing on this...it is a little different; but we can give them a general quote on what the rate is.

6. If someone cancels coverage and didn't mean to and don't realize until mid-year - what can be done?
 - a. If still active employee - they would need to go through the NCFlex exception process - For OE changes we usually allow/approve exceptions for OE mistakes to be submitted through 3/15 of the plan year - After 3/15 of the current plan year exception approvals really depend on the specific individual circumstances.
7. If someone returns after coverage ending while on LOA can they restart coverage if they didn't pay premiums while out?
 - a. There is a 31-day reinstatement provision. If coverage stops for a month - it would restart if they were out less than 31 days.
 - b. If the employee returns to work after 31 days they would be treated as a new hire and yes could potentially elect more coverage without EOI than they had prior, up to the guaranteed issue amount (only if premiums were not being paid).
8. Will NCFlex provide an FAQ after this presentation?
 - a. Yes, also recording and slides will be posted on the HBR portion of our website.
 - b. As a reminder, the Voya certificates are on our website within each plan page.
9. If a person is out and expects to be out for a while and they don't pay premiums and comes back after 4 months they are treated as a new hire...??
 - a. Yes, they can enroll in new hire amounts with no EOI as if you just hired them
10. From a University HBR: If we have someone out on Education leave, they may still be considered an active employee, not necessarily Non-FMLA, we bill these employees and still collect premiums, are they not eligible to do this?
 - a. Correct, they are not eligible to do this. The employee is only allowed to stay on the group coverage through the month following the month they go out on leave (since it is not FMLA and it is not due to sickness or injury, time periods were detailed at the beginning of the presentation). After that, if the employee is under age 70 they have the option to port, if they are over age 70 they only have the option to convert. Even if they are still considered an employee, they are no longer eligible to continue coverage under the group plan. They can contact LifeHelp to port/convert coverage.
11. From a BEACON HBR: Are the LOA and Separation letters correct that we provide to employees (that are pulled from SAP)?
 - a. We are in the process or working with BEST Shared Services to update these letters with wording to explain these provisions with GTL.
 - b. For anyone else outside of BEACON payroll, take time to review your communications to your employees when going on LOA.
12. How is it handled when an employee is on Worker's Comp?

- a. This would still fall under the same rules as if someone is sick and/or injured, they have 12 months they can remain under the group plan, then they would need to port or convert.
 - b. Don't forget also about waiver of premiums, an employee should apply as soon as they go out if they think they may be eligible.
13. From a University HBR: You mentioned you were adding this information to the Admin manual, will you also reference other benefits and what sort of time periods we as HBRs need to consider when employees go out on LOA?
- a. Yes, we will be including information on all products and time periods related to those products.
 - b. As far as continuation rules for Voya products (how long someone can continue under the group plan), they are the same across the board, the difference comes into what can be done with the product after that continuation under the group plan ends.