

OneAmerica Response to Coronavirus COVID-19

If I'm quarantined due to the coronavirus, could I receive disability benefits?

- *OneAmerica is closely monitoring this health crisis and working with healthcare and business leaders to understand its impact on our customers, and our claim policies and procedures. We pay disability claims consistent with applicable law and the terms and conditions of the insurance contract.*

Any time One America receives a disability insurance claim, the team reviews the facts and circumstances a healthcare provider used to determine that the claimant has a sickness or injury as defined under the insurance policy and can't substantially perform their job. That review also includes determining whether the claimant meets all other eligibility requirements under the insurance contract. The other component of a disability claim is based on the Attending Physician Statement, and whether it is determined that an employee can or cannot perform the material and substantial duties of their occupation.

If a claimant is quarantined and can perform the material and substantial duties of their job, they may not be considered disabled, per the terms of the insurance contract. Other factors to consider are the corporate leave policies around salary continuation, paid time off, or the ability to work from home.

My situation is different, and I don't think I can perform my job. Can I file a claim anyway?

- *Customers may file a claim if they believe their insurance policy applies. Any time One America receives a disability insurance claim, the team reviews the facts and circumstances a healthcare provider used to determine that the claimant has a sickness or injury as defined under the insurance policy and can't substantially perform their job. That review also includes determining whether the claimant meets all other eligibility requirements under the insurance contract.*

North Carolina has declared a State of Emergency. Does that have any impact on the ability to implement coverage?

- *No, not at all. There is zero impact to employers who are looking to implement coverage with OneAmerica.*