

Frequently Asked Questions: Healthcare

1. Can I use my private medical insurance if I catch Coronavirus?

The NHS is currently the only facility set up to manage this virus. Additionally, the NHS has declared coronavirus a level 4 incident – its highest level of emergency, therefore, and it is highly unlikely that any PMI provider will accept any claims to cover treatment of the virus.

However, if your policy contains a 'NHS cash benefit' most providers will honour this, please check your policy details.

2. The NHS are cancelling non-urgent operations, will my private operation be affected?

Private hospitals are still carrying out operations for patients that are symptom free and remains operational as usual. However, if you have any queries, please speak with your private medical insurer as advice is changing daily.

3. I have access to an Employee Assistance Program (EAP), will this be able to help?

Although the EAP will not be able to provide medical advice, if you are stressed or concerned they will be able to support you during this time. There should be no changes in the benefits available from this type of plan.

Please understand this is only generic information and each provider has differing levels of benefits, therefore, should you have any concerns either contact us direct or go directly to your providers website for more specific details.

Frequently Asked Questions:

Group Risk (Life Assurance, Income Protection & Critical Illness)

1. Are eligible employees covered if they die from coronavirus?

Yes, Group Life policies provide cover for death by any cause.

2. How do I know if a catastrophic event limit applies to a group risk policy?

Details of any such limit can usually be found on the final quotation accepted at the later of the policy commencement date and the last rate guarantee period review date.

3. Could the coronavirus trigger the catastrophic event limit clause?

Yes, it is possible, however, for most of our clients schemes it is unlikely that the even limit would be exceeded.

A catastrophic event limit will apply to the total amount of policy benefit payable under a single policy in respect of all insured members whose deaths occur directly or indirectly as a result of any one catastrophic event. The definition of catastrophic event includes any one originating cause, occurrence or incident, e.g. coronavirus.

4. Does a pandemic have to be formally declared for a catastrophic event limit to be triggered?

No. There is no such requirement to be met to trigger a catastrophic event limit.

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5. Can the catastrophic event limit be applied retrospectively?

This limit is not triggered from a certain date. The catastrophic event limit would apply if the total claims value of deaths under your specific policy due to the coronavirus exceeded the relevant event limit stated in your policy.

6. Are there any time limits which apply to deaths due to a catastrophe?

No, once the payment of benefit has exceeded the event limit, no further benefits will be paid. However, as mentioned earlier, for the majority of our clients, it is unlikely this limit would be reached.

7. How do I know if a Foreign and Commonwealth Office (FCO) travel restriction applies to a policy?

Details of any such restriction can be found on the final quotation accepted at the later of the policy commencement date and the last rate guarantee period review date.

8. What happens if an employee travels against FCO guidance when insured by a policy that includes a FCO travel restriction?

If a policy includes a FCO travel restriction, and an employee dies or is incapacitated whilst not adhering to FCO travel guidance, a claim may not be payable. FCO travel restrictions are not applied retrospectively.

9. Can cover be affected by coronavirus Actively at Work 'AAW' requirements

Yes, new policies or cover increases in cover could be affected if the employee does not satisfy the definition of 'Actively at Work' set out in the policy wording. If employees are actively at work but are working from a different location e.g. at home, this does not in itself fail the actively at work definition / requirements.

If employees satisfy the AAW definition / requirements, then the requirement is met. In assessing whether a member is actively at work, insurers would consider whether, in their opinion, the member was mentally and physically capable of working their normal contracted number of hours.

10. Does coverage continue during a quarantine?

An individual's coverage will typically continue while they are quarantined in line with CDC guidelines if premiums are paid.

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Useful websites for some of the main UK providers of group risk benefits

Canada Life

<https://www.canadalife.co.uk/news/coronavirus-the-impact-on-group-insurance>

UNUM

<https://www.unum.com/covid-19>

Metlife

<https://www.metlife.co.uk/support/faqs/>

Zurich

<https://www.zurich.co.uk/insurance/coronavirus>