



COVID-19 Response: What we're doing to keep your employees protected

The COVID-19 pandemic has changed the world in ways we couldn't imagine just a few weeks ago. But one thing that hasn't changed is our commitment to serving you and your employees. Here's how we're making good on that commitment in these unprecedented times.

KEEPING YOUR EMPLOYEES COVERED

We are focused on doing everything we can to ensure employees are supported no matter how they are impacted, including:



Making changes to **help workers stay covered** if they are furloughed, temporarily laid off, quarantined or otherwise unable to work due to COVID-19.

- Temporarily suspending requirements for minimum hours worked and minimum number of employees covered.
- Using pre-COVID-19 earnings in disability and life benefit calculations.*
- Working with policyholders who face challenges in paying premiums:
 - Finding solutions for customers who can't get to the office or mail checks.
 - Working with customers whose businesses have been interrupted. **We will not terminate coverage for lack of payment without contacting you first.**

We're doing everything we can to ensure employees stay covered.

For more details



See the **Frequently Asked Questions** on our **COVID-19 response page**



Listen to our **HR Trends podcast**



Preparing to process more claims

Claim and Leave requests are at high levels and we anticipate they will continue to increase as more people become ill or need to care for family members who are ill. In order to process claims as quickly as possible, we are making important short-term changes to streamline our processes.

WE WILL:

- Use common sense in requiring medical records and doctor's statements to begin claims and authorize returns to work.
- Eliminate some information requirements for determining date of disability.
- Simplify communications where appropriate.



Please encourage your employees to submit claims through our website, which will help them get assistance quickly.



In these changing times, our commitment to you remains unchanged.

WE'VE GOT YOU, WHATEVER COMES NEXT

While businesses are disrupted and financial markets are troubled, we are fully equipped to help you and your employees through this pandemic.

- We've implemented our business continuity plans to smoothly transition 98% of our workforce to working from home, so they can continue to take your calls, answer your questions and provide best-in-class customer service.
- We continue to maintain our strong financial position, with:



Solid financial strength ratings,¹ including a stable A claims payment rating with A.M. Best



\$7 billion in claims paid last year



A nearly **\$60 billion** investment portfolio built to withstand challenging economic conditions



A 170+ year **history of strength**

We will be continually monitoring the pandemic situation and adjusting our approach as necessary. Please visit our [COVID-19 response page](#) often to stay up to date.



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*Provided premium is paid on pre-COVID-19-impacted compensation.

¹ Financial strength ratings for Unum Group are as follows: A.M. Best Company, A; Moody's Investor Service, A; S&P Global Ratings, A; Fitch Ratings A. Ratings are current as of March 26, 2020 and are subject to change.

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