

From: [Sarah Taylor](#)
To: [Bob Dill](#)
Cc: [Joe Colarossi](#); [Jason Powers](#); [Rick Finfera](#)
Subject: Re: COVID-19 impact on Actively at Work provisions
Date: Wednesday, March 25, 2020 8:57:56 PM

Happy to jump in here, Joe.

Hello Bob,

In this time Beam is offering groups a 60 day grace period (up from 30 days) and a 21 day reinstatement window for any delays in premium payment.

Beam will allow furloughed and laid off workers to remain on their employer's Beam plan as long as the employer wishes to keep them those members active under the group plan. Those members still on the coverage plan would be on the group invoice still and the group would be responsible for any collections of individual premiums for those members.

If a group intends to temporarily lay off employees, those returning employees would be allowed to come back on the plan as "new employees" without penalty.

Additionally, those groups would be able to arrange for COBRA coverage if applicable for any furloughed employees.

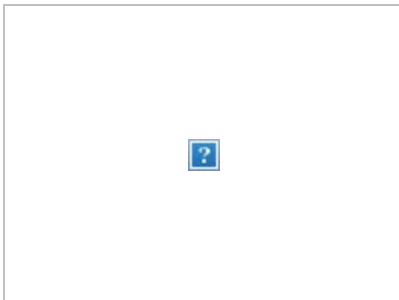
Let me know if you have any questions.

Best,
Sarah

Sarah Taylor
Client Success Manager



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Wanaka Lavender Farm, New Zealand

On Wed, Mar 25, 2020 at 3:55 PM Joe Colarossi <joe.colarossi@beam.dental> wrote:

Hey Sarah!

We just were made aware that Senior Leadership will start rolling out policies and bullet points for the sales team to use, but direct in-depth questions to our CSM's. I forwarded Bob's email to AdminSupport last week. Are they able to answer his questions or should you take the reins?

Please let me know! Thank you for your help!!!
Joe

----- Forwarded message -----

From: **Bob Dill** <bobd@legacybrokerskc.com>
Date: Mon, Mar 16, 2020 at 3:31 PM
Subject: COVID-19 impact on Actively at Work provisions
To: Joe Colarossi <joe.colarossi@beam.dental>
Cc: Jason Powers <jasonp@legacybrokerskc.com>, Rick Finfera <rickf@legacybrokerskc.com>

Hi Joe,

How will the policies on in force business handle claims incurred by members of group plans that temporarily shut down? In most cases, there is an “actively at work” provision that states employees must be actively working 30 hrs or more per week to remain eligible for coverage. Many organizations are beginning to respond to COVID-19 by temporarily or indefinitely shutting down and sending workers home, some without pay. Will those impacted workers continue to be covered by their group policy even though they are not actively working 30 hrs per week? Or will those employers be forced to offer COBRA/Continuation of Coverage (where applicable) in order to maintain coverage for the affected members?

If they will remain covered, please give us guidance on how long they will remain covered and excluded from any “actively at work” provisional eligibility. We need the official response that your carrier will stand behind so we can provide assurance to our clients.

Sincerely,

Bob Dill

Chief Operations Officer

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Joe Colarossi

Market Development Executive

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