



## Madison National Life Addresses COVID-19 Concerns

We are in unprecedented times. With the ongoing spread of the Coronavirus (COVID-19) and the incredible speed at which things are changing around us, we are continually adapting our business operations to ensure we meet the needs of our clients and protect the safety of our employees.

Because of the risks associated with spreading COVID-19, Madison National Life Insurance Company, Inc. (MNL) has put in place employee travel restrictions that will impact in-person meetings and events. Wherever possible, we are prepared to conduct these meetings via teleconferences or webinars.

MNL has robust capabilities for employees to work remotely. We also have business continuity plans in place in the event of a national quarantine. We are monitoring all service levels closely and do not expect there will be any disruption in service levels to our clients.

We have received some questions from our customers on COVID-19 related absences.

**Will my disability plan pay a benefit if I become infected with COVID-19 and cannot work?**

If you are diagnosed with COVID-19 and meet the definition of disability, you may be covered under the sickness definition within your Short Term Disability or Long Term Disability policy. Claims are reviewed on a case-by-case basis.

**Will my disability plan pay a benefit if I self-quarantine as a preventative measure?**

Unfortunately, there is no coverage if you self-quarantine without a medical diagnosis.

**Will my disability plan pay a benefit if my employer closes operations for any period of time?**

You must meet the definition of disability in order to receive a benefit from your disability plan. Unfortunately, the closing of your workplace does not meet that test.

**How will payments be made if the US Postal Service is not delivering mail?**

We would encourage you to submit the information to have your benefits paid via EFT. Please contact Customer Service for more details.

### **Any questions?**

If you have questions about MNL's practices regarding COVID-19, please contact your MNL Sales Executive or call Customer Services at 1-800-356-9601, Monday through Friday, 8 a.m. to 5 p.m. CST