



COVID-19

Furlough/Part-Time Vs. Layoff of Employment

With the unprecedented times we are facing, there are temporary changes occurring regarding Group Insurance Plans & Programs. Outlined below please see additional information on the changes to NARFA's Insurance Programs in response to COVID-19:

Employers furloughing or reducing employees hours:

- Employees covered under NARFA's Health & Dental Insurance plans qualify to stay on the company insurance from now through May 31, 2020. NARFA will reevaluate again at this time.
- Employees with the following ancillary benefit plans (Life, STD, LTD, Accident & Critical Illness) will be covered from now through May 1, 2020. Lincoln financial will reevaluate again at this time.
- The premium payment process to NARFA will not change. NARFA will ONLY be billing the company – as we do now.
- If the employee is contributing towards the premium, the employer is responsible for collecting the employees premium contribution payment.
- Please see the billing procedure summarized below.

Employers laying off employees:

- Please notify the NARFA office and a COBRA packet will be sent to the employee.
- Once an employee is issued COBRA, it is the responsibility of the employee to submit payment of premium to the NARFA office.
- Please see the termination procedure summarized below

please note that all information is subject to change



BILLING PROCEDURES

Billing:

The NARFA Health Benefit Premium Statements are sent out approximately 10 days prior to the premium month due. For example, March statements would be sent out approximately on February 18th. This ensures that you have approximately 25 days to remit payment and keep your account status current.

All payments are due by the 15th of the premium month printed on the premium statement. For example the March Premium Statement is due no later than March 15.

Terminations:

When an employee is no longer going to be covered on an NARFA Employee Benefit Plan through your company, you need to notify the NARFA office in writing by the fifteenth of the month in order to have their coverages terminated as of the first of the month.

Remit the total premium due, stated on your company's premium statement; DO NOT DEDUCT HIS/HER PREMIUM AMOUNT.

The following is an example of terminating an employee effective as of March 1:

- Notify the NARFA office in writing by March 15.
- Do NOT reduce his/her premium amount from the total amount due stated on your March premium statement.
- The termination will be effective March 1.

The premium is not reduced because you are always paying for the prior month's coverage. For example, your premium statement for Premium Month March is billing for February's coverage.

Note: Employees are terminated and/or enrolled on the first of every month. There are no other dates available.