

What you need to know

Coronavirus summary

March 25, 2020

Quick facts:

Symptoms and pre-existing conditions



Rumors and misinformation about during a health crisis, causing unnecessary panic for some and causing others to overlook a potentially serious problem. Here's some quick facts about symptoms and pre-existing conditions:

Typical initial symptoms (2-14 days after exposure)

- Fever
- Cough
- Shortness of breath

Emergency warning signs that require immediate medical attention

- Trouble breathing
- Persistent pain or pressure in the chest
- New confusion
- Bluish lips or face

Rare symptoms

- Runny nose
- Sneezing
- Sore throat

Pre-existing conditions that put people at higher risk

- Cardiovascular disease
- Diabetes
- Chronic respiratory disease
- High blood pressure

Keeping employees safe



Many businesses have directed their employees to work at home during the coronavirus pandemic. But some businesses are considered essential and are still open, and need to take active steps to keep their employees and customers safe:

- Actively encourage sick employees to stay home.
- Identify where and how workers might be exposed to COVID-19 at work.
- Identify a workplace coordinator.
- Implement flexible sick leave and policies that allow employees to stay home.
- Make sure the company's policies are consistent with current public health recommendations.
- Keep employees informed about the resources they can access for help.

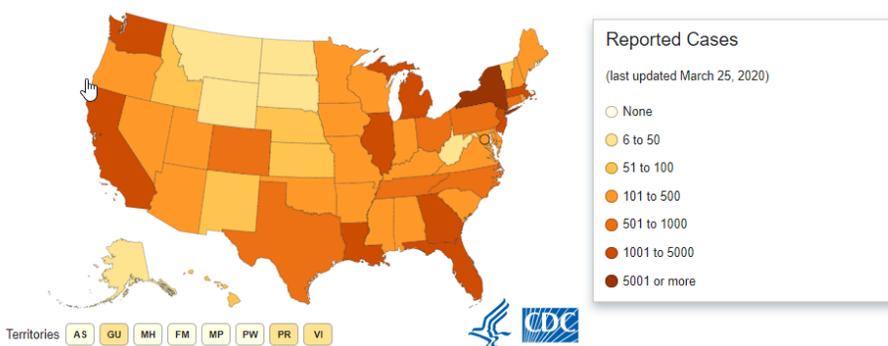
Source of data and more information:

[Worldometer: Coronavirus Symptoms \(COVID-19\)](#)
[Centers for Disease Control and Prevention; Symptoms](#)

Source of data and more information:

[CDC; Interim Guidance for Businesses and Employers to Plan and Respond to Coronavirus Disease 2019 \(COVID-19\)](#)

States Reporting Cases of COVID-19 to CDC*



Source of data and more information:

[Centers for Disease Control: Plan, Prepare and Respond to Coronavirus Disease 2019](#)
[Centers for Disease Control: Coronavirus Disease 2019 \(COVID-19\)](#)

Case Totals

Current as of 4PM on 3/24/2020

Total U.S. cases 54,453

Total deaths 737

Jurisdictions reporting cases 54

(50 states, District of Columbia, Puerto Rico, Guam, U.S. Virgin Islands)

Source of Exposure

Current as of 4PM on 3/24/2020

Travel-related 584

Close contact 986

Under investigation 52,883

MYTH



There is an FDA-approved treatment for COVID-19

The FDA is currently testing many drugs as potential treatments, but nothing has been approved to treat, cure or prevent COVID-19. The FDA is also identifying treatments to help ease the symptoms.

Source of data and more information:

[U.S. FOOD & DRUG ADMINISTRATION; Coronavirus \(COVID-19\) Update: FDA Continues to Facilitate Development of Treatments](#)

Legislation and Claim Protocols



Families First Coronavirus Response Act (FFCRA) (HR6201)

The FFCRA will take effect on April 1 and expire on Dec. 31, 2020. You can see an overview of the bill [here](#). We want to share Lincoln's approach on the Emergency Paid Sick Leave Act and the Emergency Family and Medical Leave Expansion Act.

Emergency Paid Sick Leave Act (EPSLA): Due to the nature and short duration of this leave, qualifying employers should administer this leave internally.

Emergency Family and Medical Leave Expansion Act (EFMLEA): Lincoln will support administering this expansion for impacted customers with existing FMLA administration services.

Upon request, and based on available resources, we will work with our leave management customers to provide help and guidance for administering existing leave programs. We will also work with customers who wish to develop new leave programs as part of a longer-term employee offering.

Coverage Provisions and Premium Payment Updates

We're providing greater flexibility to our impacted customers. We've given a brief summary below, or click [here](#) for more information.

Actively at Work/Continuation of Coverage Provisions: Employees who are not working due to COVID-19-related quarantine, temporary lay off or reduced hours can maintain coverage as though they are at work until May 1, 2020 as long as premium is paid, or in accordance with the Continuation provisions in their policy if they are more generous.

Premium Payment Grace Period: As of March 1, 2020, we are extending the standard grace period on Lincoln-issued group insurance policies and services to 60 days.

State and Paid Family Leave Plan Updates (Click on the state name for more information):

California



For the duration of the COVID-19 emergency, the California Employment Development Department (EDD) has waived the one-week waiting period for disability insurance for those who have or have been exposed to COVID-19.

New York



On March 18, New York enacted legislation for paid sick leave and made updates to New York State Disability Law (DBL) and Paid Family Leave (PFL) programs, effective immediately. You can read our full summary of the changes [here](#). Key updates include:

- Employer size requirements
- Leave reason and definition of disability to include quarantine
- Benefits are payable on the first day of disability for COVID-19-related DBL claims
- Quarantine order documentation required

Special Guidelines for Claims Handling

Review updates on our [claims handling](#) for active disability claims, leaves, life events or waivers below.

- Exercising leniency with deadlines and providing time-period extensions.
- Accepting verbal change-of-address requests.
- Offering direct deposit for short-term disability claims.
- Waiving the 10-day waiting period for stop-payment procedures.

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