

National Group Protection Offers Supplemental Program During LOA



April 9, 2020

With the ongoing coronavirus pandemic and the impact it has taken on our work groups, National Group sent us the message below.

NGP is committed to support you and your members during these difficult times. We've been working to put in place a range of actions to support members who are enrolled in the NGP supplemental benefits program, and proactively address their coverage concerns.

We realize many members will participate in the Leave of Absence programs that are being offered by various carriers. The following special provisions apply to those members within District 142 who take an upcoming leave of absence:

- *For members who take a leave of absence, their supplemental benefits coverage with CAIC (Continental American Insurance Company) will be continued for up to 6 months. This includes Accident, Disability, Hospital Indemnity, Critical Illness/Cancer, and Life Insurance.*
- *Premiums are not due during this time and are not due when members return to work.*
- *CAIC will honor claims during this time.*

- *No action is required on the part of members to maintain their CAIC coverage.*
- *Note: for members with Voya/Reliastar Life insurance coverage, premiums are not being waived, but Voya is allowing a special 90-day grace period for late premiums. Members will have extra time to pay premiums before any lapse processes are initiated.*

In the event members are furloughed, these same provisions would apply.

The attached document addresses the above items as well as some additional policy provisions. We encourage you to have members contact our office if they have any questions regarding their coverage – our office can be reached at 800-344-9016, or service@ngp-ins.com.

[Click here for flyer from National Group](#)

Thank you, Paul Raymond and your team, for the relief offered to our members who may be affected during this time.

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