

Sun Life Life & Disability:

1. If an employee is laid off work due to the COVID-19 situation, are they covered under life and disability coverage? – This has to be medically required
 - a. If they are not, when they return to work will they complete an evidence of insurability? – it depends on the rehire clause on the policy
 - b. If they are not, will they wait the waiting period to reenroll? This is policy specific
2. If transitioning to new carrier, will laid off employees be taken over by new carrier?- this is up to the new carrier