



U.S. Insurance Solutions

News and resources

Helping you help your clients during challenging times

Check out the latest news and resources that can help you do business with us.

Quick links

- [Advisor resource website](#)
- [U.S. Insurance Solutions News archive](#)

Business market resources

- **A new way to share insights with businesses.** We've launched a podcast pilot—***You Belong in Business!*** The podcast is dedicated to helping hard-working small businesses by providing information and practical solutions to help them overcome the hurdles they face every single day. For now, episodes will focus on financial relief and recovery. Check out the first two episodes on Cash Flow and Loan Forgiveness. [Apple](#) | [Spotify](#)
- **Additional insights to share with businesses:**
 - [12 cash flow ideas to help businesses get through 2020](#)
 - [Seven ways small businesses can maximize PPP loan forgiveness](#)
- **Website with tools for businesses.** Visit our [website](#) devoted to helping business owners with cash flow, federal financial assistance and other business issues associated with the pandemic.

- **Paycheck Protection Program Expense Tracker.** Share [this email](#) with business clients to compare CARES Act relief options with business clients.
- **Technology video series.** Watch our videos for ways to use technology to help attract, engage, nurture, and convert leads. [Learn more](#)

Group benefits

- **Dental premium credit and personal protective equipment (PPE) payment starting in June.** We're giving a premium credit of 10% for the months of June-October 2020 to employers who have a fully insured dental policy with us. We're also automatically paying dental providers \$7 when employers and their employees go to any in-network dental provider for in-office visits from June-December 2020. [Get complete details](#)
 - **Our response to the new DOL rule extending election periods for newly unemployed individuals.** We've adjusted applicable processes and are in full compliance. The Department of Labor's (DOL) [final rule](#) extends the election period for newly unemployed individuals to enroll in a COBRA plan and individuals who have had a qualifying event—and it extends claim filing deadlines beginning March 1, 2020.
 - **New portability/conversion websites.** An employee no longer employed may receive benefits through portability (extending coverage to another group product), conversion (changing coverage to an individual* product), or continuing coverage through the Consolidated Omnibus Budget Reconciliation Act (COBRA). See our resources [for your clients](#) and [their employees](#) that outline the benefit options available after their employment ends.
-

Individual disability insurance

- **Policies reaching the end of extended grace period.**

Previously, we **communicated** that we were extending the grace period for individual disability insurance policies for an additional 60 days due to COVID-19. The extended grace period starts at the end of the policies' contractual grace period. That means the 60-day extension will be expiring in May for policies whose contractual grace period ended in March. These policies will terminate if premiums due haven't been paid (certain state exceptions apply). The following tools (login required) can be used to help you manage your book of business and stay aware of policies in danger of lapsing:

 - Monitor late policy notifications on the **IDI lapse activity report**.
 - View policy correspondence on the **client correspondence report**.
- **A note about TeleApp service.** Recent application counts have been strong—we appreciate the trust you place in us by allowing us to provide protection solutions for your valued clients. This high level of application activity has created an 80% increase in TeleApp call volume since mid-March. We're aware this has made it more difficult for you to get through and caused longer than normal wait times. Be assured we're working hard to improve the situation, and we appreciate your patience during this time. Here are a couple things you can do to help improve your experience:
 - **Use Request Part B as an alternative to calling TeleApp to initiate a client call.** This online tool has been recently updated to enhance your experience. Benefits include:
 - Availability 24/7. It's not restricted by normal working hours.
 - Easy access. Simply go to the **Request Part B tool** on our advisor website (no login required) and get started.

- Faster request process. Instant availability makes it faster than calling TeleApp.
- **Call at non-peak times.** If you need to call, Wednesday, Thursday, and Friday mornings are generally less busy.

Individual life insurance

- **Policies reaching the end of extended grace period.**
Previously, we [communicated](#) that we were extending the grace period for individual life insurance policies for an additional 60 days due to COVID-19. The extended grace period starts at the end of the policies' contractual grace period. That means the 60-day extension will be expiring in May for policies whose contractual grace period ended in March. These policies will terminate if premiums due haven't been paid (certain state exceptions apply). The following tools (login required) can be used to help you manage your book of business and stay aware of policies in danger of lapsing:
 - Manage your existing business by using the [policy activity report](#).
 - Monitor late policy notifications by subscribing to the [lapse activity alert](#).
 - View policy correspondence on the [client correspondence report](#).

Nonqualified deferred comp

- **Making adjustments to deferred comp plans during the financial crises.** In a May 13 PLANSPONSOR® article, Mark West, national vice president of business solutions for Principal®, shares some emerging considerations and best practices for making adjustments to plans during the crises. [Read article](#)

*Group policy for long-term disability insurance.