



Originally created  
March 30, 2020

# Information for Plan Administrators Regarding COVID-19 and Your Company's Benefit Plan

**Updated and new information indicated with red date**

## Office Closures

What happens if we have to close our office but we are still paying our employees?

Where the office has closed but employees are still being paid their regular wages, all benefits will remain in effect. However, per the usual process, a Disability elimination period will only begin on the plan member's scheduled return-to-work date.

Will we still receive our Billing Statement? How do we pay our premiums?

It is recommended at this time that employers who have not done so, register on the Plan Administrator *my-benefits*® site at [www.my-benefits.ca](http://www.my-benefits.ca). This will enable access to their organization's monthly billing statements.

If employers are unable to send payment via cheque during this time, we recommend signing up for PAD (Pre-Authorized Debit). The PAD form is available on the CINUP website at <https://cinup.ca/forms/>. Once their office has reopened, if they prefer to submit payment by cheque again, they can contact us, and we will remove the PAD.

## Reduction of Work Hours

We've had to reduce our hours. How will this affect our employees?

We will support employers who want to continue coverage for employees not meeting the minimum hours of work due to COVID-19 measures. We will maintain the current volume/salary for insurance purposes.



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## Lay-offs/Terminations

**April 13, 2020** | What happens if we have to lay off or even terminate employees during the pandemic?

We are offering the following options:

### **1. Maintain all benefits, including Disability benefits.**

If all coverage is maintained during this period, a list of the employees who will be on unpaid leave must be submitted and must include an expected return-to-work date that cannot exceed June 30, 2020. We will continue to evaluate the situation and, should this date be extended, we will advise accordingly.

Under this coverage the Weekly Indemnity elimination period will commence as of the actual date of disability. In essence the employee could satisfy the elimination period while on this lay-off period. The benefit payment would commence on the later of the satisfaction of the elimination period OR the expected return-to-work date.

With respect to Long Term Disability in the above scenario, the pre-existing clause will be based on their original date of eligibility.

### **2. Maintain all benefits, except Disability benefits.**

With respect to Long Term Disability pre-existing clause, as long as the return-to-work and the benefit is reinstated as of June 30, 2020, the pre-existing clause will not be reset. If the lay-off does go beyond June 30, 2020, and we have not extended that date, then the Long Term Disability pre-existing clause will be reset and will commence when the employee is reinstated.

### **3. Terminate all benefits.**

You may, instead, choose to temporarily terminate your plan, and to reinstate benefits once you are operational. Provided reinstatement occurs within six months, employees' coverage will be reinstated at their current (previously approved) levels of coverage without medical underwriting.

Since the duration of the pandemic remains unclear, we do not require a scheduled return-to-work date. However, we have not at this time, extended the temporary layoff period, meaning the employee must still return to work within six months of the date of layoff. The reinstatement request must be received within 31 days of their return to full-time work.



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## **Taxability on Claims**

We are currently covering our employees' premiums while they are out of the office. How would this affect taxability in the event of a Weekly Indemnity (WI) claim?

Taxability is determined at time of claim. If a claim is submitted while the premiums are being paid fully by the employer, the benefits would be considered taxable. If the employee is tax exempt, this would not apply.

## **Out-of-Province/Out-of-Country Coverage**

Does my Out-of-Province/Out-of-Country coverage include situations related to COVID-19?

Yes. Out-of-Province/Out-of-Country coverage through CINUP remains unaffected by the COVID-19 pandemic. We, nonetheless, strongly recommend adhering to the Government of Canada's travel advisories. For a medical emergency, please make sure employees call the 24-hour emergency medical travel assistance number located on their benefits card.

## **Life Claims**

What happens if a plan member, or a dependent, dies from complications of the COVID-19 virus? Would the Life claim be covered?

Yes. The Life and Dependent Life coverage remain unaffected by the COVID-19 pandemic.

## **Extended Health Claims**

Can employees access paramedical services virtually?

Per our contract wording, you are considered disabled when, as a result of accident or sickness, you are unable to perform the whole of the duties of your regular occupation.

- Physiotherapist
- Psychologist
- Social Worker
- Speech Therapist
- Dietician
- Naturopath
- Occupational Therapist
- Optometrist
- Registered Clinical Counsellor



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### Will the WI waiting period be waived?

Many paramedical service providers have started offering their services virtually; and we certainly want plan members to continue having access to these important services. After reviewing provincial guidelines regarding each practitioner, we will accept claims for virtual appointments from several providers, as long as your firm's Extended Health option covers in-person appointments:

Using *my-benefits*® is the fastest, most efficient way to have your employees' claims processed and directly deposited to their account. If they haven't already, encourage them to sign up at [www.my-benefits.ca](http://www.my-benefits.ca).

### **For the latest information on COVID-19 guidance:**

[Coronavirus \(COVID-19\) and Indigenous communities](#)

[Coronavirus disease \(COVID-19\)](#)

[FNHA: Novel Coronavirus](#)