

The latest news and views from CINUP

# UP DATE

MARCH 2020

## CORONAVIRUS (COVID-19)

### WHAT YOU NEED TO KNOW WHEN IT COMES TO YOUR BENEFITS

COVID-19 is a respiratory illness, first identified in China, that includes symptoms such as cough, fever, and shortness of breath. It is most commonly spread by coughing or sneezing, physical contact with someone who is infected, or touching something with the virus on it, then touching your mouth, nose, or eyes.

CINUP is actively monitoring the situation through government websites, World Health Organization, The Canadian Life and Health Insurance Association and through constant communication with our insuring partners.

Employees should refer to the Government of Canada website (<https://travel.gc.ca/travelling/advisories>) for the most current travel advisories for destinations they may be considering visiting. There will be **no medical emergency coverage if the destination has either of the following advisories:**

- Avoid non-essential travel
- Avoid all travel

#### VOYAGE ASSISTANCE OUT-OF-PROVINCE/ COUNTRY TRAVEL MEDICAL EMERGENCY COVERAGE

With the exception of destinations under one of the previously mentioned travel advisories, all coverage offered through CINUP remains unaffected at this time. For a medical emergency, please make sure employees call the 24-hour emergency medical travel assistance number located on their benefits card. Employees should refer to their plan booklet for any exclusions or limitations that may pertain to travel.

#### WEEKLY INDEMNITY COVERAGE

Any employees who hold Weekly Indemnity coverage under CINUP and have contracted COVID-19, have been under quarantine, or both, can submit a claim for Weekly Indemnity benefits, which must include the following:

- Employer Statement
- Employee Statement
- Attending Physician Statement

A self-imposed quarantine, not ordered by a Provincial Health Authority or a physician, is not considered a disability. A quarantine requested by an employer is also not considered a disability.

Should you or your employees have additional questions in relation to submitting a claim, or if you require claim forms, please contact our Customer Care Centre at 1-800-665-1234.

Any employees who do not have Weekly Indemnity coverage and are placed under quarantine may be eligible for Employment Insurance benefits. Please visit the Employment Insurance website in your area for further information.



1051 King Edward St | Winnipeg MB | R3H 0R4 | 1.800.665.1234

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