

# GroupLine

News and updates for advisors  
and plan sponsors



**CUSTOMER SERVICE** March 24, 2020

20-11

**Note: This GroupLine has new information concerning COVID-19. The situation is fluid and changes rapidly, so past GroupLines are still accurate, unless otherwise stated.**

## More updates on handling and claims regarding COVID-19

Throughout the COVID-19 pandemic, Canada Life's goal is to continue to be responsive and flexible for you – our valued customers – whose needs continue to grow as a result of this global health crisis.

The COVID-19 pandemic is a fluid situation and raises several questions. The information below provides insight and support from Canada Life. As the landscape is ever evolving, we may change our position to respond or adapt, so continue to watch for new GroupLines with updates as they arise. If you have any questions, please reach out to your advisor or Canada Life representative.

### What if my benefits are up for renewal now?

As every situation is different, we're committed to working with our customers on a case-by-case basis to understand individual circumstances.

If your plan is up for renewal, please initiate a conversation with one of our Account Executives through your trusted benefits advisor. As a partner with you in this challenging time, we're here to help and there's plenty we can do to support you and your valued employees.

### What if I must lay off employees or reduce their hours? What happens to their benefits?

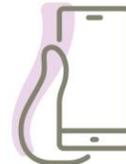
The thought of having to lay off workers or reduce their hours is stressful, and you're probably wondering how this will affect their coverage. If you lay off workers, we encourage you to continue benefits for them.

You may be aware; our standard handling is to offer up to 31 days of coverage for short-term disability and long-term disability and up to six months for all other benefits. Effective immediately, we'll cover up to 60 days of short-term disability and long-term disability coverage and maintain the six-month maximum for all other benefits. If a person satisfies their waiting period while on temporary layoff or leave of absence, disability benefits would not be payable until the employee's declared return to work date as indicated by a recall letter from you.

If your employee benefits plan is discontinued, and you'd like to provide your employees with options, you may consider directing them to [myinsuranceplan.ca](https://myinsuranceplan.ca) to consider Individual Health Insurance plans.

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## What if I have to reduce work hours for my employees?

Effective immediately and until May 31, 2020, minimum hours worked requirements for plan member eligibility under the contract will not be applied.

If you would like to remove coverage for someone not meeting minimum hours, you must submit a change request to have your employee terminated from the plan. These change requests can be completed on GroupNet by the Plan Administrator.

## Covered benefit amounts

Unless instructed otherwise by you, benefits that are based on salary will be adjudicated based on the coverage for which the premium is being paid. Employer and employee premium rates will remain unchanged as we will be covering the higher benefit amounts.

Plan sponsors would need to request a salary reduction for employees working less hours if they do not want those employees to be covered for their standard life and LTD benefits. These change requests can be completed on GroupNet by the Plan Administrator.

This is an administrative practice, so no formal changes to contracts will be made.

## What happens if I end up in payment arrears because of the outbreak?

We understand your business may be financially challenged given the current environment. Speak to your Canada Life representative if you have concerns about premium payments over the next 60 days.

## Adding or increasing short-term disability (STD) on a plan

If you've submitted an amendment request to add or increase STD benefits prior to March 19, 2020, we will proceed with the amendment.

Effective immediately, there will be no added or increased amendments to STD due to immediate anti-selection risk of illness.

## Out-of-country trip limit increases

As Prime Minister Trudeau has urged Canadians to come home, we appreciate not all have been able to return just yet.

Getting back to Canada should be everyone's top priority, as recommended by the Government. We will consider, case-by-case, an exception for any individual circumstances that require further exception handling based on compassionate grounds. An example of this may be where a member has been trying to, but has been unable to return home due to flight challenges or travel restrictions in the country they're in.

All efforts should be made by all Canadians to return home.

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## What should plan members do about their drug supplies?

The [Canadian Pharmacists Association](#) (CPhA) encourages Canadians to have common, non-prescription medications for cold, fever, and allergies on hand. If members need regular prescription medications, they should make sure their prescriptions are up to date, but not rush to get more because of the outbreak. This will help prevent the risk of drug shortages.

Some pharmacies may enact some restrictions on their own, in order to manage supplies. This may vary from region to region. We respect pharmacist's clinical judgement during this time and our systems have the flexibility to allow community pharmacists to dispense at their discretion based on the member's situation and province of residence.

## Virtual health care can help

We're all doing our part to help slow the spread of the virus by practicing social distancing. Virtual health care can help with that. Dialogue has a free tool called [Chloe](#) that's available to all Canadians to answer questions about COVID-19. It's free to any Canadian and can help alleviate stress by providing helpful guidance on COVID-19.

There has been an increase of inquiries to add Dialogue to plans. If you would like to learn more about Dialogue, talk to your advisor.

## Providing paramedical services virtually

Many providers have started offering their services virtually, to support people who still need these services. After reviewing provincial guidelines around each practitioner, we will accept receipts for virtual appointments from several providers:

- Dietitian
- Naturopath
- Occupational therapist
- Optometrist
- Physiotherapist
- Psychologist
- Social worker
- Speech therapist

These are all subject to your plan provisions, and usual reasonable and customary amounts.

## Government of Canada announcements

The Government of Canada announced an aid package to help Canadians and businesses cope with COVID-19, including income supports, wage subsidies, and tax deferrals. The Emergency Care Benefit, of up to \$900 bi-weekly and 15 weeks, provides income support for workers, including self-employed who have to stay home and don't qualify for employment insurance. There is also an

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Emergency Support Benefit to provide up to \$5 billion for workers not eligible for EI and who are facing unemployment.

We are working hard to integrate these new programs into our STD and LTD benefits and will have further updates soon as the Government unveils more specific actions. In the meantime, please contact Service Canada if you have any specific questions on how these new programs work.

## Go digital

We're taking measures to ensure the safety of our teams and to continue serving you. For the fastest processing, consider using digital options for enrolment, billing, and claims instead of paper processes. Here are some options:

### For disability claims

If you haven't already set-up secure email, reach out to your local disability office to arrange this. To find the office closest to you, visit our [website](#).

Our fax process is fully digital. To find the fax number of the office closest to you, visit our [website](#).

If you need to initiate a new disability claim, you can apply online securely on our website

- Plan sponsors: [Plan Sponsor Online Submission](#)
- Plan members: [Plan Member Online Submission](#)

### For life and accidental death and dismemberment claims:

- Send claims to [grouplifebenefits@canadalife.com](mailto:grouplifebenefits@canadalife.com) or fax 204-946-8783. You can find claim forms [here](#).

## Member communication plan

We've created a NewsLine that you can share with your members. We'll also share it directly with them through GroupNet for plan members and GRS Access.

For information, visit [Public Health Agency of Canada](#) or the Canada Life corporate [site](#).

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