

For any questions related to COVID-19 please refer to the link below and please share it with your clients. As mentioned previously, this link is continuously updated as this situation relating to COVID-19 evolves. I have highlighted some of the most common questions I am receiving and I hope this will help you with servicing your clients. We will be monitoring the situation closely and updating time lines as needed. These are our fundamental guidelines, however I am here to troubleshoot. If you are looking for unique options, please reach out and I will see how we can help you and your client.

COVID-19 Link

https://www.manulife.ca/content/consumer-portal/en_CA/business/news/group-benefits-news/coronavirus-precautions.html

I have attached the most recent FAQ from the Manulife COVID-19 site.

Out of Country Benefits

Question: I have a trucking company client that has truckers crossing the border regularly for essential services. Will the truckers still be covered if they have a medical emergency in the US?

Yes - They remain covered for out of country benefits as per the terms of their contract.

Pre-Authorized Debit (PAD)

April 10th will be the next PAD pull, if the client does not have sufficient funds to cover that bill we will allow for a 31 day grace period and benefits will remain in force. On the May 10th PAD pull we will withdrawal the April and May premiums if there are insufficient funds again, benefits will be suspended until payments are caught up .

*We will be re-evaluating the situation after the April 10th pull.

Suspension of Benefits

Plan sponsors who are experiencing financial hardship will have option to suspend their group benefits for a maximum of 120 days. This option would place the entire benefits program on hold for all employees. If this is something the client is looking to do, please reach out to myself and Mary and we will assist you.

*If a plan member becomes disabled during the suspension period, the claim will not be eligible.

Lay Offs:

The event of a lay-off, a client may continue coverage for members for a period no more than 120 days. All coverage would be continued. They cannot terminate Disability benefits only for lay-offs less than 120 days in duration.

If the lay-off is indefinite and greater than 120 days, Disability benefits can be terminated and we can continue all other benefits up to 120 days.

If a client wishes to terminate benefits for a member during layoff, they would need to let us know by submitting on the Plan Administrator site by going to My members / Bulk changes / Make bulk changes. Select Termination and enter the applicable reason code. Click on Termination/Rehire code link for list of reason codes. If the plan sponsor. If they are unable to do it on the plan administrator site they can submit the attached form and selecting the applicable reason code and dates. The form can be submitted through the plan admin site by the “send a note” feature or you can email it to GB_Member_Updates@manulife.ca

If a member is terminated from the plan, they may be reinstated within 6 months of the termination date and no waiting period will be applied. If they are back to work after 6 months, a new enrolment form would be needed and the plans waiting period would apply unless the plan sponsor chose to waive the waiting period.

Renewals

May Renewals – these will be emailed this week from Kylie and if there is an increase we will be suspending that increase until Aug 1st.

June Renewals – These will be emailed to you by the end of April and if there is an increase we will suspending that increase until Sept 1st.

Example: Current Renewal premium is \$2000/month, their renewal increases their premiums to \$2,500/month. They will continue to pay the \$2000 until the applicable date (Aug or Sept). We will be waiving the premium increase for 90 days in hopes this will help our clients out during this unprecedented time. We will not be back charging those premiums.

If a group is receiving a decrease on their renewal, the renewal will go through as scheduled.

The 2021 renewals will go with the regular scheduled dates.

Any questions regarding your upcoming renewals, you can reach out to Kylie at Kylie_Bailey@manulife.ca or 204 924 4841