



CUSTOMER SERVICE **March 27, 2020**

20-11

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

Additional information to support you through COVID-19

The COVID-19 pandemic is an ever-changing situation and raises many questions about your group benefits. Below is information to provide clarity. The situation is fluid, so watch for new NewsLines with more updates as they arise.

What should I do about my drug supplies?

The [Canadian Pharmacists Association](#) (CPhA) encourages Canadians to have common, non-prescription medications for cold, fever, and allergies on hand. If you need regular prescription medications, you should make sure your prescriptions are up to date, but don't 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, to manage supplies. We respect their clinical judgement and our systems allow for them to dispense at their discretion based on the current situation.

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. You may have access to an app called Dialogue, where you can have a video chat with a health care provider without having to leave your home. It also has a free tool called [Chloe](#) that's available to all Canadians to answer questions about COVID-19.

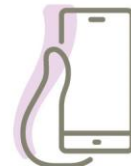
As well, we'll accept receipts for virtual appointments from several providers:

- 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. Please make sure to get proof of payment, and submit these claims via GroupNet for plan members like any other claim.

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Short-term disability (STD) claims related to quarantine

Short-term disability coverage provides income replacement, for a limited time, where a person can't work due to disease or injury. You're eligible for STD benefits from the start of the quarantine period if you are displaying symptoms consistent with COVID-19, have tested positive, and are unable to work. You simply need to fill out this [form](#) with the employee statement and consent form.

If testing doesn't confirm COVID-19 but you have symptoms that prevent you from working, you should submit a claim.

Plan coverages vary, so claims will be handled case by case. If you're not at work because of either voluntary or involuntary quarantine, your eligibility will be based on your plan, including its definition of "disability". For example, mass quarantines issued by a health authority or cautionary quarantines issued by an employer would not qualify for coverage. This means that if you have no disabling symptoms, benefits won't be payable. Further, support may be available through the Government of Canada Employment Insurance sickness benefit.

Government of Canada announcements

The Government of Canada announced an aid package to help Canadians and businesses cope with COVID-19, including income support, 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 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 short- and long-term disability 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

For the fastest processing, send claims through GroupNet for plan members and receive payments directly to your bank account. For life and accidental death and dismemberment claims, contact your plan administrator to start the process. Right now, all communications should be sent by email or fax. You'll find this info on the claim form.

Support for you

If all the media coverage is causing increased stress for you when you're at work, we encourage you to visit [Workplace Strategies for Mental Health](#) where you can get help to support your mental health and safety.

For information, visit [Public Health Agency of Canada](#) or the Canada Life corporate [site](#). Call your provincial health line for information on what to do if you're worried about COVID-19.

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News and updates for plan members



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