

Keeping you informed

Benefit plan news for People Corporation plan sponsors

Coronavirus disease COVID-19 outbreak – Update 2

We're monitoring the progress of the Coronavirus disease outbreak.

Since our last update we've seen the following changes:

- On March 16, Prime Minister Trudeau announced additional measures in efforts to stop the spread of COVID-19 including:
 - Canada will bar entry to travellers who aren't Canadian citizens or permanent residents excluding: air crew, diplomats, immediate family members of citizens and, for the time being, U.S. citizens
 - Individuals who display symptoms won't be allowed to board flights to Canada. Air operators will be required to complete a basic health assessment of every passenger based on guidelines from the Public Health Agency of Canada
 - As of March 18, international flights will be permitted to land at only four of Canada's international airports: Montreal, Toronto, Calgary and Vancouver, in order to enhance screening.
- In addition to existing travel advisories, on March 13, the Government of Canada released an official global travel advisory to avoid all non-essential travel outside of Canada until further notice
- On March 11, the World Health Organization declared the Coronavirus disease outbreak a pandemic
- Prime Minister Trudeau announced \$1B in support to help Canadians cope with the Coronavirus disease outbreak
- The federal government has waived the 1-week waiting period for employment insurance
- Increased confirmed diagnosis of the Coronavirus disease in Canada
- Updated travel health notices from Health Canada

Current state in Canada

As of March 16, The Public Health Agency of Canada continues to rate the public health risk associated with COVID-19 as low for the general population in Canada but noted that the situation could change quickly.

Current statistics on the confirmed number of cases in Canada can be found on the [Government of Canada site](#).

Travelling outside of Canada

Effective March 13, there is an official global travel advisory to avoid all non-essential travel outside of Canada until further notice. For those who choose to travel outside of Canada, the Government of Canada recommends that they [register](#) with the Government of Canada so they can be provided with updates if issues arise.

Beyond these advisories, the Public Health Agency of Canada is recommending that Canadians avoid all cruise ship travel. Travellers should review safety tips posted on the Government of Canada's [Travel and Tourism site](#) and the [Travel health notices](#) section of the site for current health notices and definitions of travel warning levels.



Travel coverage

Plan members who are travelling and have travel assistance coverage should review their plan member booklet for information on their emergency travel coverage, and trip cancellation/interruption coverage. Because of the Government of Canada's official global travel advisory travelling to a destination outside of Canada can impact the travel insurance coverage. Depending on the insurer:

- New trips booked to a destination after an advisory has been announced may not be eligible for medical emergency coverage or trip cancellation/trip interruption coverage
- For travellers who departed on a trip before the travel advisory was issued, their trip interruption coverage is limited to 10 days from the date of the travel advisory
- Trips that were previously booked for future travel to a destination that has a formal travel advisory or for a cruise may not have emergency medical coverage if the advisory is still in effect at the time of travel
- Cruise ship travellers who depart after March 9, the date the Government of Canada issued the advisory to avoid all cruise ship travel, may not have out of country medical coverage

We strongly recommend that plan members contact your plan's emergency medical travel provider with questions or concerns and visit their site for up-to-date information. Contact information can be found on plan member benefits card or travel cards. If plan members don't have this information, they may contact you for that information. If you need further assistance, please contact your benefits consultant.

People Corporation partners with a variety of travel assistance providers. Refer to our [Travel Assistance contact listing](#) for your insurer's contact information. If you're not sure who your provider is, contact your customer service representative or account manager.

Short-term Disability coverage

In light of the current situation, the Canadian Life and Health Insurance Association (CLHIA) has created and distributed a Plan Member Confirmation of Illness Form that's been created specifically for use when submitting a Short-term Disability (STD) claim if the plan member's absence is due to COVID-19 disease. The CLHIA has communicated with all insurers in Canada to make them aware of the custom form. All insurers will accept this form to initiate an STD claim.

[English Plan Member Confirmation of Illness Form](#)

[French Plan Member Confirmation of Illness Form](#)

Plan members should complete the form according to the instructions provided on the document and submit it to their insurer. If your plan members aren't aware of who the disability insurer is on your group benefits plan, they may contact you for the insurer's contact information and address. Plan members can also use claim forms provided by the insurer, but we recommend they use the CLHIA form as it's specifically designed for the diagnosis of COVID-19.

Employee assistance program

If your plan includes an employee assistance program (EAP), plan members can access their services by connecting with them. The current situation could have a negative impact on the well-being of your employee population. The services accessible through an EAP provide an effective way to help your employees cope with stressful situations, and proactively address a variety of issues. Your EAP contact information is provided in your plan member booklets.

Preparing for business as usual in an emergency situation

During an emergency situation, you need to be able to continue to operate your business and to protect your employees.

Protecting your business

If you don't already have one, now is a good time to establish a [business continuity plan](#). Your plan should outline the processes your organization will take to minimize the impact on your business in an emergency situation. Have workarounds in place in the event you have to:

- Work with a reduced staff count
- Work with reduced supplies
- Temporarily shut down due to reduced demand for your products or services
- Have your employees work from home

Protecting your employees

Simply put, be prepared. Depending on the nature of your business, your employees may be feeling at risk for exposure to the Coronavirus. Encourage your employees to wash their hands often, and make sure your workplace is clean and well ventilated.

- Make sure your employees are educated on the Coronavirus, prevention, and symptoms. Point them to sites like [Health Canada](#) and the [World Health Organization](#) for credible information.
- Build your virus containment plan, your company policies, including what your employees should do if they show Coronavirus symptoms, and be aware of your [legal obligations](#).
- Make sure you're aware of your responsibilities as an employer. Visit the Government of Canada's [Employment and Social Development site](#) for information and resources.

What we're doing

We want everyone to stay safe, healthy, and productive. We're taking precautions to maintain the well-being of our employees and in light of recent developments, we've implemented the following:

- For the time being, we've limited access to our building to employees only
- Any scheduled in-person meetings will be conducted virtually or by phone
- A mandatory 14-day work-from-home policy for any of our team members who have returned from travelling outside of Canada
- We're enabling our employees to work from home

We'll continue to monitor this situation and make you aware of new information as it becomes available.

For more information

If you have questions, please contact your People Corporation benefits consultant.

The content of this publication is provided to People Corporation plan sponsors for informational purposes only. It is not intended to be legal or tax advice. The content of this publication is based on information available at the time of publication, which is subject to change. Efforts have been made to ensure the accuracy of the information contained in this publication. However, it may contain errors or omissions or become out of date following publication. Consult your advisor or benefits consultant for more information specific to your circumstances.