

COVID-19 and your employee benefits

April 2, 2020 Update



Managing your benefits

Social distancing is critical to limiting the spread of COVID-19. We're here to serve you—working virtually. And the good news is you can manage your benefits online, too!

To sign up for the plan member website, click Register [here](#) and follow the prompts. Once registered, it's easy to:

- Submit eClaims
- Access your benefit card
- Review claims activity and balances
- Review the details of your coverage in your benefit booklet
- View and print a copy of your personalized benefit summary
- Update personal info (address, contact info and banking information)

As always, we're here to help—just a phone call or email away. Please contact us at 1 800 267-0215 or 1+ (613) 548-1881 outside North America. Our email is group.csu@empire.ca. If you need to send us something by mail or courier, please address it to: Empire Life, 259 King Street East, Kingston, Ontario, K7L 3A8.



Prescription drugs

Empire Life is closely monitoring the effects of COVID-19 on the demand for prescription drugs. The Canadian Pharmacists Association and the Canadian Life and Health Insurance Association recommend 30-day supplies be dispensed unless longer supplies are clinically justified. The Quebec College of Pharmacists has also requested its pharmacists to dispense 30-day supplies.

We are all being asked to stay home as much as possible, to limit the spread of COVID-19. When you fill prescriptions at the Express Scripts Canada Pharmacy, your drugs are shipped to you and you avoid a trip to the drug store. If you take any medication regularly, it's important to ensure any refills are up to date.

- Update your primary shipping address if your employer has put in place a work-from-home policy and your current shipping address is that of your employer. To do this, log into the [Online Prescription Manager](#) and select Profile & Settings from the blue banner at the top of the page.
- Take advantage of the Express Scripts Canada Online Prescription Manager to help manage prescription-related needs. It's the easiest and fastest way to review your medication profile and submit a request for refill(s). For nonurgent matters, you can email Express Scripts Canada at memberinfo@express-scripts.com.
- Canada Post will not require a signature for packages it delivers during the COVID-19 outbreak. They will leave deliveries in the mailbox or outside the door if safe to do so. If this is not possible, they will leave a notice telling you where you can pick up your package (you will need proof of identity). Certain temperature-sensitive packages and packages requiring urgent delivery will continue to be sent via FedEx. Until further notice, the FedEx driver will ask to sign for the delivery on your behalf.



Disability benefits

Short-term disability (STD) benefits replace a portion of an individual’s income that is lost due to a medically necessary absence. Generally speaking, STD benefits have a waiting period during which income is paid by the employer as part of the company’s sick leave benefit.

What happens when	Source of income replacement
My company shuts down and I am laid off?	Programs such as employment insurance are designed to cover wages lost as a result of a company shut down, for whatever reason.
Schools are closed and I need to stay at home to look after the kids?	This varies from company to company. If you do not have personal days or vacation days, your employer may make an exception. Various levels of government, including the Government of Canada , have announced assistance programs.
I need to self-quarantine even though I do not have symptoms?	If you can work from home while self-quarantined, that’s great. If you cannot work from home and your employer will not continue to pay you, you can apply for employment insurance .
I need to self-quarantine because I have flu-like symptoms?	If you can work from home while self-quarantined, that’s great. If you cannot work from home and your employer will not continue to pay you, you can apply for employment insurance (for COVID-19, the waiting period will be waived). If your company provides STD benefits and you are too sick to work, you may be eligible for benefits. Remember that your STD benefit includes a waiting period. If you are still sick after your waiting period, you can access your STD benefit by completing the form posted to the Group Forms Library on empire.ca.
I have been diagnosed with COVID-19?	If you are diagnosed with COVID-19 (with or without symptoms), are unable to work and have STD benefits, you can access your STD benefit by completing the form posted to the Group Forms Library on empire.ca. For these claims only, the waiting period will be waived. If you don’t have STD benefits, you can apply for employment insurance. For COVID-19, the waiting period is being waived.
I am unable to work and/or unable to run my business due to COVID-19? What options are available?	Please refer to Government of Canada resources for options that may now be available.



Travel assistance

Is it safe to travel?

No. The Canadian Government has urged Canadians to avoid non-essential travel until further notice. Anyone returning to Canada from abroad must, by law, self-quarantine for 14 days. Canada’s border is closed to foreign visitors. Essential travel related to trade and transportation is exempted from these restrictions.

Where can I find a list of travel advisories?

The Government of Canada publishes a listing of [travel advisories](#) by country and [this website](#) for travellers.

If I travel to a country tagged as, “avoid all travel” or “avoid non-essential travel” by the Government of Canada and I have a medical emergency, am I covered for COVID-19?

No. If you travel to a country that’s under a travel advisory because of COVID-19, are diagnosed with COVID-19 and require hospitalization, this may not be unexpected or unforeseen and may not be covered.

Am I covered for non COVID-19 health emergencies if I'm travelling outside Canada?

Generally speaking, the [Travel Emergency Assistance Program](#) provides emergency medical assistance for business and vacation travel of up to 60 continuous days (we also offer 90 and 120 day plans). A travel emergency is a sudden, unexpected accident, or unforeseen sickness or injury that requires immediate medical attention. Your [benefits booklet](#) contains details on what services are covered, as well as various limitations and exclusions.

What kind of help can I get from the Travel Emergency Assistance Program?

The [Travel Emergency Assistance Program](#) provides:

- Assistance locating an appropriate provider or facility in the event of a medical emergency, or to monitor care if you or a dependant are hospitalized.
- Medical transportation, to arrange transport to the nearest appropriate facility or to Canada for treatment, if necessary.
- Family benefits, to arrange for the safe return home of unattended dependants in the event an employee is hospitalized. Family benefits also pay for a family member to visit an employee who is hospitalized while away from home.
- Financial benefits to cover unexpected costs, including onsite payment of hospital fees and the return of a vehicle to point of departure or to the rental agency.
- This program covers travel of up to 60 continuous days (we also offer 90 and 120 day plans). Your benefits booklet provides details on what services are covered.

How do I reach Allianz Global Assistance?

You can reach Allianz Global Assistance by telephone: Outside of Canada/ USA, call collect: 519 742-2800. The toll free number for USA/ Canada is 1 800 321-9998. These numbers are printed on Empire Life benefits cards. Call volumes will likely be higher than normal.

Important note: You must contact Allianz Global Assistance before receiving medical care except where advance notice cannot reasonably be provided due to medical or exceptional circumstances.

What if I am not able to return to Canada or my return is delayed due to COVID-19? Will my travel insurance coverage be extended if I'm approaching the end of my allowable trip duration?

If you are placed in quarantine because of COVID-19 and your Travel Emergency Assistance coverage expires, we will extend coverage until your quarantine ends. We have also expanded our rules for expenses related to accommodation, meals, and trip delay to reflect a quarantine scenario.

We're committed to supporting you if you are struggling to return home. For individuals still travelling and whose out of country coverage is coming to an end, we will extend coverage until the end of April to allow time to get back home.

[Consular services](#) can also help but call volumes will likely be higher than normal.

What if I travel within Canada and get COVID-19?

In order to prevent the spread of COVID-19, government, healthcare, and business leaders are urging us to stay home as much as possible and to respect social distancing. By doing this, we may be able to avoid overwhelming our healthcare systems—and save lives.

That said, the provinces cooperate to make sure that you can get medical attention if you are travelling outside your home province. Generally speaking, you are covered for doctors' services (e.g. visit to a walk-in clinic) and services provided in a public hospital (e.g. emergency, diagnostic, laboratory). Contact the provincial telehealth service if you have a concern.

I work in transportation and go back and forth to the USA. Will my medical coverage continue?

Yes. Canada's life and health insurers have confirmed that group out-of-country medical coverage for commercial truckers will continue uninterrupted. Read the [press release](#).

If you experience a medical emergency while working in the USA, call our Travel Emergency Assistance Program provider, Allianz Global Assistance: the toll free for USA/ Canada is 1 800 321-9998. These numbers are printed on Empire Life benefits cards.



Best Doctors

Getting reliable health information is key. The [Best Doctors 360°](#) service is designed to do just that. [Best Doctors](#) can help you get the information you need on a variety of health topics—including COVID-19—and give you peace of mind that you're making well-informed decisions about your health care. Best Doctors is included in all plans with Empire Life extended health benefits. Sign-up and check out the Best Doctors member portal or call Best Doctors at 1 877 419-2378.

Read the [COVID-19 FAQ](#).

EAP (an optional benefit)

Many people are feeling anxious about COVID-19. Our AssistNow EAP provider, Aspiria, can offer support.

Read the Aspiria [COVID-19 web page](#), which contains helpful information and a special guide for business leaders, which covers prevention.

If your plan includes AssistNow EAP, you can request counselling via [this page](#), which also lists the toll-free number.



For a complete description of the provisions, exclusions and limitations that apply, please refer to your benefits booklet and group insurance policy. Claims will be adjudicated in accordance with your group insurance policy. Contact our customer service team at 1 800 267-0215 or by email at group.csu@empire.ca

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