

COVID-19 and your employee benefits

October 2020 Update



Managing your benefits

The plan member website makes it easy to manage your benefits online. 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. We're here to serve you—working virtually. 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

We are all being asked to stay home as much as possible, to limit the spread of COVID-19. When you fill prescriptions using 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 shipping address if your employer has put in place a work-from-home policy and your current shipping address is that of your employer. Just 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 non-urgent matters, you can email Express Scripts Canada at memberinfo@express-scripts.com.
- Canada Post does not need a signature for packages it delivers during the COVID-19 pandemic. 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

| What happens if | General Answers |
|--|---|
| My company remains shut down and I am laid off? | Programs such as Employment Insurance (“EI”) are designed to cover wages lost as a result of a company shut down, for whatever reason. |
| My company remains shut down for more than three months, and it extends my disability benefits coverage during this period. Is an extension available if I remain laid off longer than three months? | No. If you have not returned to work at the end of that period, disability coverage will be automatically discontinued for the remainder of your lay-off period. Some exceptions may apply in Ontario and other provinces due to legislative requirements. |
| I need to self-quarantine even though I do not have symptoms. | <p>If you are able to work from home while self-quarantined, that’s great. If not, and you are not able to take paid leave, you can apply for EI (for COVID-19, the waiting period will be waived).</p> <p>If your company provides STD and you are too sick to work you may be eligible for benefits. Remember that the STD benefit includes a waiting period. If you are still sick after the waiting period, you can access the STD benefit by completing the COVID-19 Plan Member Confirmation of Illness Form.</p> |
| I have been diagnosed with COVID-19 | <p>If your plan offers STD coverage and you are diagnosed with COVID-19 and unable to work, you can access the STD benefit by completing the COVID-19 Plan Member Confirmation of Illness Form. For these claims only, the waiting period will be waived.</p> <p>If your plan does not provide STD coverage, you can apply for employment insurance. For COVID-19, the waiting period is being waived.</p> |
| I am 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 including the Canada Emergency Response Benefit (CERB). |



Travel assistance

Is it safe to travel?

The Canadian Government continues to urge Canadians to avoid non-essential travel until further notice. Anyone returning to Canada from abroad must, by law, self-quarantine for 14 days.

What if I have to travel for work?

The Government of Canada has not provided a list of occupations or jobs considered essential, but rather functions that can be found under the [public safety information site](#). Your Group Travel Emergency Assistance Program has no specific exclusions related to government travel advisories or COVID-19; therefore, standard policy limitations and exclusions would apply. It is important to note that this coverage is for medical emergencies only. If you are traveling for work, you and your employer may wish to consider other travel insurance options that will provide more comprehensive coverage and not just medical emergencies.

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 travelers.

Am I covered for health emergencies (including COVID-19) if travelling outside Canada?

Yes, if you have the [Group Travel Emergency Assistance Program](#) included in your plan. The Travel Emergency Assistance Program has no specific exclusions related to government travel advisories or COVID-19. Note that this coverage is for emergencies only; therefore, standard policy limitations and exclusions apply.

If I am travelling outside of Canada for work and feel unwell, is testing for COVID-19 covered under the Group Travel Emergency Assistance Program?

Not unless it is an emergency. Generally speaking, symptoms of feeling unwell and wanting to confirm a COVID-19 diagnosis are not covered. If the travel is work related you may want to discuss other travel insurance options that will provide more comprehensive coverage and not just medical emergencies.

What if I am unable to return to Canada and I reach the end of the allowable trip duration? Will an extension be granted until I am able to return home?

It is important that you review the travel duration limit shown on your Schedule of Benefits and that you plan your trip accordingly. The Group Travel Emergency Assistance Program coverage can only be extended if you are hospitalized as a result of an emergency, subject to the terms of your policy.

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

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

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

- Assistance locating an appropriate provider or facility in the event of a medical emergency, or to monitor care if you or a dependant is 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 dependant(s) in the event you are hospitalized. Family benefits also pay for a family member to visit an employee who is hospitalized while away from home if they were travelling alone.
- Financial benefits to cover some 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 up to 60 continuous days (we also offer 90 and 120 day plans). Your benefit booklet will confirm which plan your employer has selected and 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 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, respect social distancing, and wear a mask where this is difficult. 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.



Best Doctors

Getting reliable health information is key. The [Best Doctors 360°](#) service is designed to do just that. [Best Doctors 360°](#) can help you get the information you need on a variety of health topics—including COVID-19—to help give you peace of mind that you're making well-informed decisions about your health care. Best Doctors 360o 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](#).

Telemedicine from Teladoc Health

COVID-19 has disrupted our lives in so many ways, including how we access health care. But many people were finding it hard to get health care even before the pandemic. Some don't have a family doctor. Others find long wait times a barrier, or they skip seeing the doctor because they don't want to miss work. With your telemedicine benefit, you can talk to a doctor in under an hour at any time of the day or night, 365 days of the year. You can access this service at no extra charge if you have extended health benefits with Empire Life. Download the app, visit [teladoc.ca](#), or call 1 888 983-5236 to get started! Watch the video or read the [FAQ](#).

Mental Health Navigator

The pandemic is stressful for pretty much everyone, but even before COVID-19, many Canadians were facing significant mental health challenges. If you or your dependant(s) are looking for help the [Mental Health Navigator](#) is an excellent resource to help. You can access this service at no extra charge if you have extended health benefits with Empire Life. Getting started is easy, visit the [Mental Health Navigator portal](#) or call 1 877 419-2378 and get help today.

Employee Assistance Program 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. If your plan includes AssistNow EAP, you can request counseling 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

The information in this document is for general information purposes only and is not to be construed as providing legal, tax, financial or professional advice. The Empire Life Insurance Company assumes no responsibility for any reliance made on or misuse or omission of the information contained in this document. Please seek professional advice before making any decision. Empire Life, Empire Life logo, and AssistNow are registered trademarks of The Empire Life Insurance Company. Policies are issued by The Empire Life Insurance Company. All other trademarks are the property of their respective owners.

® Registered trademark of **The Empire Life Insurance Company**. Policies are issued by The Empire Life Insurance Company.

The Empire Life Insurance Company

259 King Street East, Kingston, ON K7L 3A8

Insurance & Investments – Simple. Fast. Easy.®
[empire.ca](#) info@empire.ca 1 877 548-1881

GRP-514911-EN-10/2020

