

# COVID-19 and your employee benefits



## 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—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](mailto: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

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 updated the work-from-home policy and your current shipping address should be updated. 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](mailto:memberinfo@express-scripts.com).



## Disability benefits

What happens if	General Answers
My company remains shut down and I am laid off?	Programs such as <a href="#">Employment Insurance</a> ("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.

What happens if	General Answers
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 Short Term Disability (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 <a href="#">COVID-19 Plan Member Confirmation of Illness Form</a>.</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 <a href="#">COVID-19 Plan Member Confirmation of Illness Form</a>.</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?	<p>Please refer to Government of Canada resources for options that may now be available: <a href="#">Canada's COVID-19 Economic Response Plan</a></p>



## Travel assistance

As the health situation surrounding the COVID-19 pandemic continues to evolve, please refer to the [Government of Canada](#) for the most up-to-date information regarding your personal, family or business travel. Make researching your destination's local public health measures and restrictions part of your travel planning as they can vary and change unpredictably. Taking these measures into consideration will help ensure you have a smoother and informed travel experience. Please see below for some answers to frequently asked questions:

### Is it safe to travel?

Entry restrictions can vary by province and territory. Please consult and follow both the federal and any provincial or territorial restrictions and requirements before travelling. Essential travel related to trade and transportation is exempted from these restrictions.

### 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.

### 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 Trident Global Assistance?**

You can reach Trident Global Assistance by telephone:

- Outside of Canada/USA, call collect: 1 416 814-7605.
- The toll free number for USA/Canada is 1 855 537-1722.

These numbers are printed on Empire Life benefits cards. Call volumes will likely be higher than normal.

Important note: You must contact Trident 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?**

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.



## **Teladoc Medical Experts**

Getting reliable health information is key. Teladoc Medical Experts is designed to do just that. The Teladoc Medical Experts service is designed to do just that.

Teladoc Medical Experts 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. Teladoc Medical Experts is included in all plans with Empire Life extended health benefits. Sign-up and check out [Teladoc.ca](https://www.teladoc.ca) or call Teladoc at 1 877 419-2378.

## **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](https://www.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 has been communicating regularly with covered plan members to offer support.

If your plan includes AssistNow EAP, you can request counselling via [this page](#), which also lists the toll-free number 1 877 234-5327.



## Health Care Spending Account [HCSA] or Incidental Health Expense (IHE) (optional benefits)

An HCSA or IHE account is an optional employer sponsored benefit, where individual employee accounts are funded providing additional reimbursement dollars, flexibility and choice for eligible health care expenses.

**Please note:** In Quebec, HCSA contributions are included in the employee's income for tax purposes.

### Are PCR and Rapid Antigen test charges eligible under the HCSA?

In Canada, private insurers' plans exclude costs covered by the public system. The Government of Canada has confirmed the costs of rapid tests will be covered and made available through the public healthcare system, therefore these costs are not covered through traditional private insurance plans.

However; your plan may include an HCSA or IHE. Where prescribed by a physician or a medical professional, some diagnostic tests may be reimbursed under these types of plans. Eligible expenses are contractually defined as those listed under Canada Revenue Agency's Medical Expense Tax Credits.



**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](mailto:group.csu@empire.ca)**

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