



THE JOURNAL

solid group plans made simple

COVID-19 AND YOUR BENEFITS

We are all witnessing the quickly moving evolution of the highly contagious coronavirus (COVID-19) situation in our communities, province, Canada and worldwide. It's definitely leaving many of us feeling unsure and anxious, looking for factual information and adjusting to our new "temporary" normal.

We recognize that as an employer, you are not only concerned about yourself, your family and friends, but you also need to consider your business, your employees (and their families), your clients, your partners.

As your group insurance partner, we're in this "together" with you, and are diligently trying to keep up with changes in private and public benefits that may affect your organization and employees. As questions come up in your organization about your group benefits plan, what the changes may be because of COVID-19, or a personal impact for your employee(s), we want to make sure you have the most up-to-date and credible information at your fingertips.

Our Services

We have been implementing new internal processes and precautions to ensure our ability to provide our services during this tumultuous time, without interruption to our clients.

Online Information: our website <https://jbenefits.com> now includes a COVID-19 page, with a consolidated list of healthcare authorities, insurer and government website links, that will provide you with the most current information available.

TPA Services: in addition to assisting clients with specific questions relating to their organization's group insurance coverage or employee issues, we are able to administer your plans remotely, if needed, while maintaining the level of confidentiality and security you have come to expect from us without interruption.

As well, we can accommodate employee enrolments and changes electronically. Online, fillable forms are available on our website, so you can complete, save and email to us at admin@jbenefits.com. Beneficiary changes need the employee's signature, however if the employee cannot scan the completed form, we will accept photos of the completed form on an interim basis.

Electronic Fund Transfers (EFT): It may be beneficial for clients who have not yet set up EFT capability for your monthly invoices to do so now. To pay premiums and other payments directly, simply complete the Request for Pre-Authorized Debit form <https://jbenefits.com/Admin-forms.aspx> and send to us at finance@jbenefits.com.

THE JOHNSTONE'S ADVANTAGE

Our mission is simple:
Treat each client as if they were our only client.

Our value is clear:
We are completely independent. We work for you and offer total flexibility on insurers and plans.

We offer all your group insurance services including administration, brokerage, consulting, and communications.

We provide dedicated client support, customization and flexibility to meet all of your company's benefits needs. And we make **solid group plans simple**.



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Virtual Client Meetings: We can set up a virtual meeting using various platforms to create a face-to-face environment.

Travel Insurance

Governments and health organizations have put specifics in place to ensure travelers avoid all non-essential travel into and outside of Canada. Purchased individual trip protection for trip cancellations and interruptions will exclude COVID-19 related claims after the date the insurer considered it as a “known event”.

Extended health plans include out-of-country medical coverage. If there are no options for covered person to return to Canada at this time, ie. if travel coverage will expire while stranded in an area under quarantine (due to the trip day limit or a limited coverage period), and the covered person left Canada prior to applicable government advisories, contact us! Some insurers have advised they will extend the emergency medical coverage until the end of the period of quarantine, including for coronavirus-related claims. If the covered person is stranded beyond the planned return date from their trip in an area under quarantine, some insurers will reimburse for meals and accommodations for the additional unplanned days up to the amount included in your organization's benefits plan, assuming they left Canada prior to the applicable advisories being issued. If the covered person left Canada after the applicable advisories were in place, insurers are advising that their travel coverage will not be extended, and they will not cover any emergency travel expenses related to the coronavirus. However, unrelated incidents (ie. a fall, accident, heart attack) would still be considered, subject to the terms of your organization's plan provisions.

Leaves of Absence and EI Benefits

Many provincial governments have announced they will be legislating new leaves of absences to accommodate the coronavirus pandemic period, to provide job-protected leave for those who need to be away from work or care for children because of school or day care closures. These new provisions will be retroactive to the first presumptive case in the province.

Employment Insurance (EI) sickness benefits provide up to 15 weeks of income replacement for eligible claimants who are unable to work because of illness, injury or quarantine, to allow them time to restore their health and return to work. Canadians affected by COVID-19 and placed in quarantine can apply for EI sickness benefits.

The one-week waiting period for EI sickness benefits will be waived for new claimants who are quarantined so they can be paid for the first week of their claim. In addition, Services Canada have established a new dedicated toll-free phone number to support enquiries related to COVID-19 claims, and priority application processing for EI sickness benefits for related claims.

NOTE: as this is an evolving area of government policy, it may be subject to change.

Lay-offs

Typically, benefits coverage may continue during temporary lay off or leave of absence for a period not exceeding 182 days from the commencement of the lay-off.

If your employees are being laid off during a period of the COVID-19 pandemic, please contact us to ensure you understand coverage obligations and entitlements.

Disability Claims

The insurance industry has agreed that the waiting period for eligible disability claims due to COVID-19 will be waived. Claims for a confirmed COVID-19 diagnosis will be processed and paid based on regular guidelines. Insurers will accept a Confirmation of Illness form in lieu of a physician's statement for a clinical diagnosis of COVID-19.

COVID-19 Resource Page for consolidated up-to-date information is at www.jbenefits.com

CONTACT US

Johnstone's Benefits

3095 Woodbine Drive
North Vancouver, BC V7R 2S3
Phone: 604 980 6227
Toll Free: 1 800 432 9707
Fax: 604 983 2935

JOHNSTONE'S JOURNAL is published monthly and designed to provide topical information of interest not only to plan administrators, but to all employees who enjoy coverage under the benefit plan. Feel free to make copies and share with your employees.

