

COVID-19 Update – Additional Client Options Are Available

After discussions with our insurer partners, we are pleased to confirm some updates meant to help your clients manage through the COVID-19 situation.

Please note that these are temporary measures in place for the next two months; we will continue to monitor the situation and the terms available and keep you apprised.

May and June Renewal Deferrals

We have secured some renewal relief from the carriers. Note that April renewals have been processed and billed.

- Green Shield Canada – Health and Dental Benefits
 - Renewals for these benefits will be deferred for two months. May renewals will be processed on July 1. June renewals will be processed on August 1. Having said that, where combined health and dental rate adjustments would result in a premium decrease, we will process these in the regularly scheduled month.
 - We will not seek to recover the 2 months of renewal premium that have not been billed.
 - Maple benefits will be added in the month of deferral. For example, for May renewals, Maple will be added on July 1. Clients can add this prior to their renewals but a premium adjustment will be required.
- Industrial Alliance – AD&D and Critical Illness
 - Renewals for these benefits will be deferred for two months in the same manner as Green Shield Canada.
- SSQ Insurance – Life and Disability Benefits
 - These benefits will renew as scheduled.

Lay Off Provisions

The following options are available.

1. Standard Lay Off Provision – coverage will be extended to the end of the month following the month of layoff on a premium paying basis. WI, LTD and ETA benefits terminate on the last day worked.
2. Extended Lay Off Option A – Life benefits can be extended on a premium paying basis until May 31, 2020. AD&D, CI, EHC and Dental can be extended to the end of the 3rd month following the month of layoff.
3. Extended Lay Off Option B – Life, WI and LTD benefits can be extended on a premium paying basis until May 31, 2020. AD&D, CI, EHC and Dental can be extended to the end of the 3rd month following the month of layoff.

Minimum Number of Hours Worked

- The required minimum number of hours will be adjusted to 10 hours per week until May 31. Given the COVID-19 situation will continue to evolve, this will be reevaluated closer to that time.
- Pre-COVID-19 salary and benefit levels can remain in force and do not have to be adjusted downward provided premiums continue to be paid.

Suspend Benefit Plan in its Entirety

We will allow clients to suspend their benefits without premium payment until May 31.

If a client elects this option,

- No disability coverage will be in place for plan members who are disabled during the suspension period.
- For Long Term Disability, if a plan member is still in their 3/12 pre-existing period, the pre-existing period will resume on the member's return to work.
- For Critical Illness, if a plan member is still in their 24/24 pre-existing period, the pre-existing period will resume on the member's return to work.

Suspend Dental Coverage

We will allow clients to temporarily suspend their dental coverage. Depending on the length of the suspension, coverage may be subject to repricing.

We will revisit these options later in April to see if further extensions or adjustments are required.