

COVID-19 and your employee benefits

March 20, 2020 Update



Travel assistance

Is it safe to travel?

Around the world and across Canada, we are asked to avoid non-essential travel until further notice. The government of Canada publishes a listing of [travel advisories by country](#) and [this website](#) for travellers.

Canada's border is closed to foreign visitors. Other countries have put in place travel and movement restrictions. People still travelling may be severely disrupted and forced to remain outside of Canada longer than expected.

Where can I get help if I have a health emergency while travelling?

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.

You (or a travelling companion) must call Allianz Global Assistance immediately in the event of a travel emergency. For serious medical emergencies, contact them once emergency services (e.g 911) has been called.

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?

Unlike individual travel insurance, your Empire Life Group insurance does not have specific exclusions for government travel advisories. Eligibility is based on contract wording. Your benefits booklet contains details on what services are covered, as well as various limitations and exclusions.

Generally speaking, the [Travel Emergency Assistance Program](#) provides emergency 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.

If you travel to a country that's under a travel advisory, are diagnosed with COVID-19 and require hospitalization, this may not be unexpected or unforeseen and may not be covered. If however you are in an accident and require hospitalization, this would be considered unforeseen and therefore covered. Coverage will be assessed on a case-by-case basis.

Please contact our Customer Service Unit at 1 (800) 267-0215 or email us at group.csu@empire.ca if you have questions about your coverage.

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 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, as you can imagine, given these unusual circumstances.

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 and need emergency medical assistance?

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

The Government of Canada has announced it will provide financial assistance to help with the cost of returning home or temporarily covering basic needs for those unable to return home.

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

If I'm delayed and can't get back to Canada, will my travel insurance coverage be extended if I'm approaching the end of my allowable trip duration?

If you are travelling and your out-of-country coverage period is coming to an end (60, 90 or 120 days depending on your plan), your coverage period will be extended until the end of April to allow you time to get back. We're committed to supporting plan members struggling to return home.

If you are travelling abroad and are placed in quarantine because of COVID-19 and your Travel Emergency Assistance coverage period expires, we will extend coverage until the later of the end of your quarantine and the end of April. We have also expanded the rules governing expenses related to accommodation, meals, and trip delay to reflect a quarantine scenario.

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

The provinces cooperate to make sure that if you are travelling outside your home province you can get medical attention. 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.

If I return from the USA or another country and feel fine, do I need to self-quarantine?

Yes. Anyone returning from outside of Canada after Friday, March 13 should self-quarantine for 14 days. This includes travel from the U.S. by any means. Essential travel related to trade and transportation is exempted from these restrictions.

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.



Prescription drugs

We are closely monitoring the effects of COVID-19 on the demand for prescription drugs. We recognize unnecessary stockpiling could create pressure on Canada's drug supply. The Canadian Pharmacists Association and the Canadian Life and Health Insurance Association recommend 30-day supplies unless longer supplies are clinically justified. The Quebec College of Pharmacists has requested their member pharmacists to dispense 30 day supplies.

We're 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, drugs are shipped to you. This means you avoid a trip to the drug store. If you take medication regularly, it's important to ensure any refills are up to date.

Three key points for plan members who use the Express Scripts Canada Pharmacy:

- Update your primary shipping address if you have started to work from home and your current shipping address is that of your employer. That way, you will receive your medications as intended. To update your primary shipping address, please log into the [Online Prescription Manager](#) and update the address by selecting 'Profile & Settings' from the blue banner at the top of the page.
- Canada Post will not require a signature for packages delivered during the COVID-19 outbreak. Packages will be left in the mailbox or outside the door if it's safe to do so. If this is not possible, the delivery agent will leave a notice card with the address of the post office where you can pick up your package. You will need to bring proof of identity. Certain temperature-sensitive packages and packages that need to be delivered urgently will continue to be sent by FedEx. FedEx is temporarily adjusting their process—the FedEx driver will ask if they can sign for the delivery on your behalf, as proof of delivery.
- 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.



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. All claims related to COVID-19 will be adjudicated in accordance with the terms of your group insurance contract.

What happens if	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 are working on assistance programs and we will know more in the coming days.
I need to self-quarantine because I have flu-like symptoms?	If your company provides a short-term disability benefit and you are sick and unable to work, you may be eligible for benefits. You can access your short-term disability benefit by completing this fillable form , which is posted to the Group Forms Library on empire.ca . Employment insurance (EI) also has a sickness benefit available to everyone who pays into EI.
I have been diagnosed with COVID-19?	If you are unable to work because you are disabled due to COVID-19, and have STD, you can access your short-term disability benefit by completing this fillable form , which is posted to the Group Forms Library on empire.ca . For these claims only, the waiting period will be waived.
I need to self-quarantine because I just got back from international travel?	If you can work from home while self-quarantined, that's great. If you do not have a work from home option and your employer will not continue to pay you, you can apply for employment insurance .

EAP (an optional benefit)

Many people are feeling anxious about COVID-19. Our AssistNow EAP provider, Aspiria, has been communicating regularly with covered plan members, to 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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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

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