



March 18, 2020

Coronavirus update for RBC Insurance Group Benefit Solutions clients

Like all businesses, we at RBC Insurance® are working as quickly as possible to assess the impacts of COVID-19 and keep you informed of key decisions that impact you and your group clients. While things continue to move fast and change quickly, below are some important updates.

COVID-19: Short-Term Disability benefits

Short-term disability (STD) benefits provide income replacement for short durations, in the event a person is unable to work due to injury or illness.

If a plan member has tested positive and is diagnosed with COVID-19 and cannot work (even from home), whether or not they are displaying symptoms, benefits will be payable from the start of the quarantine period. This means that the elimination period will be waived and benefits paid immediately.

The plan member should:

- Complete the COVID-19-related [Plan Member Confirmation of Illness form](#), and
- Submit it to intake@rbc.com

In the event a plan member has tested negative and is not diagnosed with COVID-19, but has symptoms that prevent them from working (even from home), an STD claim should be submitted. Standard contractual provisions would apply, meaning that the elimination period would need to be satisfied before benefits are paid.

In the event a plan member is not at work because they've been advised to self-quarantine or self-isolate by a government or health care authority, eligibility to benefits will be based on the terms of the Group Benefit Solution group contract, including the definition of disability. For example, mass quarantines issued by a health authority or cautionary quarantines issued by an employer would not qualify for coverage. This means that if a plan member has no disabling symptoms and cannot work from home, benefits will not be paid. A claim through the Government of Canada Employment Insurance sickness benefit should be submitted.

TIP: Employment Insurance (EI) sickness benefits are available to provide income replacement for eligible EI claimants who are unable to work because of illness, injury, or quarantine. Quarantined Canadians can apply for EI sickness benefits. Service Canada is ready to support Canadians affected by COVID-19 and placed in quarantine. 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. Service Canada's dedicated toll-free support number is 1-833-381-2725 or (TTY) 1-800-529-3742.

Changes to Short-Term Disability claim submission:

We recognize the increasing pressure this health emergency is placing on our medical clinics and hospitals. As a result, **for the time being we will not require an Attending Physician's Statement** as part of a STD claim submission.

How to submit an STD claim:

Have the plan member:

- Complete the COVID-19-related [Plan Member Confirmation of Illness form](#)
- Send the completed form to intake@rbc.com

For assistance, call our Life & Health claims team at 1-877-519-9501.

Continued...

COVID-19: What you need to know about our Travel insurance

Since the Government of Canada advised Canadians to “avoid all non-essential Travel” outside of Canada effective March 13, 2020 at 5:30pm (EST), plan members who elect to depart to destinations outside of Canada after March 13, 2020 for non-essential travel will not be covered for COVID-19-related claims under emergency medical insurance if they contract COVID-19 while abroad.

If plan members have departed prior to March 13, 2020 and are quarantined at their destination outside Canada as a result of contracting COVID-19, emergency medical coverage will be extended automatically at no extra charge for the full duration of the quarantine and until they can return to Canada (i.e. if their coverage normally ends at 60 days out of country but they are outside the country for 75 days due to quarantine, their coverage will extend the full 75 days). Any plan members in this scenario should immediately contact Assured Assistance. They are available 24/7.

- In Canada and USA: 1-855-603-5571
- Local: 905-608-8251 (Collect from anywhere)

For those companies who are required to cross the border as part of their job for work that is deemed to be essential by the government, (i.e. trucking companies who’s employees must cross the Canadian-US border to deliver goods and services in support of the trade industry), their coverage for Emergency OOC coverage will continue subject to contract provisions, even if their departure date is after March 13, 2020.

Work-Life Employee Assistance program

Immediate and confidential EAP services, including counselling, educational materials, referrals to community services and more are accessible 24/7 for plan members by calling 1-877-630-6701. Please note these additional resources:

- The www.lifebalance.net website features information on the coronavirus and coping with trauma.
- Members of the Work-Life Employee Assistance Program Traumatic Event Support Team are available to support individuals and organizations impacted by these events.

Communication to plan administrators

We will send the [attached communication](#) to your plan administrators later today.

Additional resources

This is a rapidly evolving situation and the risk assessment is likely to change frequently. You can follow updates at [Public Health Agency of Canada](#) and the [World Health Organization](#).

Questions?

We are here to support you, your clients, plan members and their families. As the COVID-19 situation continues to evolve, particularly for travel, we will share updated information as quickly as possible via email and on the [RBC Insurance Sales Resource Centre](#). Please contact your RBC Insurance Group Sales Consultant at 1-855-264-2174 if you have additional questions.