

Frequently Asked Questions

Last updated April 5, 2020



Notes: This FAQ has information concerning COVID-19 and your group benefits plan with Canada Life. The situation is fluid and changes rapidly, so this information may change. Keep checking back for the most current information. Plan coverages vary, so check your plan information on GroupNet for plan members or your plan booklet for coverages applicable under your plan.

General

Where can I find information about COVID-19?

For the most up-to-date information on the pandemic, visit the [Public Health Agency of Canada](#), [World Health Organization](#) or your local government health authority websites.

What should I do if I feel sick while travelling?

You should contact your local health authority or the Canadian Embassy for direction. As the virus continues to spread, limiting exposure is essential in the global efforts to contain the spread.

***Update* As the situation continues to change rapidly, you're encouraged to:**

- Review local Canadian Embassy <https://travel.gc.ca/assistance/embassies-consulates> or sos@international.gc.ca for travel restrictions, entry and exit requirements.
- Follow local authority instructions and sign up to the [Registration of Canadians Abroad service](#) to receive important updates.
- Refer to [consular services for Canadians](#) for assistance and safe passage and/or return.
- Visit [Workplace Strategies for Mental Health](#) where you can get help to support mental health and safety.
- Try [Chloe](#), a free support tool created by Dialogue that you can use to access the latest public health information and resources pertaining to COVID-19 and can package more personalized information based on the region you're in and any symptoms you might have.
- If you're experiencing financial stress or need some financial tips and resources, speak with a certified credit counsellor over the phone through a free service offered by Canada Life until June 30, 2020. The [Credit Counselling Society](#) is a non-profit service available to help you manage your expenses during challenging times. You'll get confidential one-on-one financial coaching.
- Health Connected is a health and wellness available through GroupNet for plan members, and is already part of your plan. It has COVID-19 resources, a Health A-Z library, and digital tools to improve your wellness and help you keep active.
- If you're in an area affected by the outbreak, you can get the latest travel advice from the [Public Health Agency of Canada](#).
- If you have returned from an affected area in the last 14 days, you should visit the [Public Health Agency of Canada for advice](#).
- Call your provincial health line for information on what to do if you're worried about COVID-19.

Health care

***Update* Will virtual (e.g., phone/video) paramedical treatments be covered?**

We'll accept claims for virtual appointments from several providers:

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- Chiropractor
- Dietitian
- Naturopath
- Optometrist
- Physiotherapist
- Psychologist
- Social worker
- Speech therapist

These are all subject to your plan provisions, and usual and customary amounts. We encourage you to speak with your provider to see if the services you need are eligible to be provided virtually. Please make sure to get proof of payment and submit these claims via GroupNet for plan members like any other claim. Your provider may also be able to submit your claim directly on your behalf through Provider eClaims.

Life insurance (basic and optional)

Will life insurance still be payable if someone dies as a result of COVID-19?

Life insurance payments will be paid based on policy guidelines.

Long-term disability (LTD)

***Update* What impact will COVID-19 have on LTD benefits?**

If you test positive for COVID-19 and are unable to work, consideration would most likely fall under the STD/salary continuance period. If you remain unable to work beyond the LTD waiting period because of a diagnosis of COVID-19, you can apply for LTD benefits with supportive medical documentation.

Medical underwriting

What would happen if I apply and disclose that I've contracted COVID-19?

We'll contact you to determine if you've fully recovered. If not, we'll revisit your coverage request in 2 weeks, from the date of onset, and follow up with you to confirm good health status.

What would happen if I apply and disclose I've recently been exposed to COVID-19?

We would revisit the coverage request in 14 days, from the date of exposure, and follow up with you to confirm good health status.

***Update* How are you handling in-home paramedical exams that may be required as a part of an application for insurance?**

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As a result of recommended social distancing, we're ceasing all in-home visits to conduct paramedical testing. On a temporary basis (until the return of these services), we'll gather any additional medical information through a telephone interview and in certain cases may also require an Attending Physician's Statement from your physician.

Out-of-country (OOC)/Travel Assistance (GMA)

Will there be changes to my coverage if I travel to a region with a travel advisory?

Travel to regions with travel advisories or travel bans do not exclude you from coverage under our standard group benefits plans. Our usual plan parameters and provisions apply, and we will not exclude coverage for you solely and exclusively based on the fact that you've traveled to a region with a travel advisory.

Please note: the Government of Canada advises Canadians return home immediately and avoid all non-essential travel, citing fast-moving border restrictions and quarantines.

Does my OOC coverage cover me if I travel and become infected with COVID-19?

Please note: the Government of Canada advises Canadians return home immediately and avoid all non-essential travel, citing fast-moving border restrictions and quarantines.

If you're OOC and are experiencing a medical emergency such as having contracted COVID-19, your usual OOC and Travel Assistance coverage will apply. We will cover medical treatments related to the initial medical emergency. Your claim won't be denied just because it's related to COVID-19 – it'll be treated like any other claim. However, plans vary, so that's why we're assessing claim individually.

Benefits are limited to persons who experience a medical emergency. It's important to know that expenses incurred when not experiencing symptoms, whether under quarantine or not, are not covered.

Are COVID-19 tests covered while I'm OOC?

Fees for COVID-19 testing will be covered where it's been mandated by health authorities.

What happens if I've contracted COVID-19 while OOC and wish to be evacuated?

Due to the protective requirements around COVID-19 while transporting a patient, all evacuations for patients with COVID-19 are being handled by health officials.

What happens if the country I'm in issues an evacuation notice?

When a city is in lockdown, or has high-level travel advisories, we may not be able to give assistance because officials may refuse our entry. When a country issues evacuation notices, you're encouraged to follow the protocols issued by the country's authorities, which includes the process for obtaining assistance. Typically, assistance is left with the Canadian Embassy.

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Will costs (flights, lodging, etc.) associated with returning home at a later date be covered?

If you're directed to quarantine by a physician or public health official while OOC *and* you're experiencing a medical emergency (have contracted COVID-19), applicable Travel Assistance (GMA) coverage will apply, which includes transportation reimbursement if prepaid return transport is missed because you're hospitalized or quarantined. Lodging benefits subject to limitations and maximums may also be covered. Generally, meal expenses are not covered. Expenses which were refunded or could be refunded (e.g., entitled to a refund elsewhere) would not be covered.

If I go past my plan's trip limitation, will my coverage remain in effect?

As Prime Minister Trudeau has urged Canadians to come home, we appreciate not all have been able to return just yet.

Getting back to Canada should be everyone's top priority, as recommended by the government. We will consider, case-by-case, an exception for any individual circumstances that requires further exception handling based on compassionate grounds. An example of this may be where you've been trying to, but have been unable to return home due to flight challenges or travel restrictions in the country you're in.

All efforts should be made by all Canadians to return home.

What are the impacts to trip cancellation/trip interruption coverage?

PlanDirect travel riders as well as any applicable non-standard trip cancellation/trip interruption products for group plans would only apply as the result of a medical reason or death. If you contract COVID-19, this would meet the requirement of a medical reason, however, self-quarantine for preventive measures or cancellation due to travel advisories would not.

If I'm OOC and self-quarantine, will lodging and meals be covered?

There is no coverage for incidental expenses (hotels, meals) if you self-quarantine or if you're directed by a medical or public health official to quarantine and are not experiencing symptoms or a medical emergency. OOC and Travel Assistance coverage is only applicable in the case of a medical emergency. Unless medically directed by a physician or public health official to self-quarantine as a result of having contracted COVID-19 while OOC, these coverages would not apply. In the case of medical emergency, meal expenses are not standardly covered.

Prescription drugs

Do I have other options for getting my medications if I have symptoms or wish to self-isolate?

Yes. Many major pharmacy chains offer mail delivery of regular medications, which can be easily co-ordinated with us for reimbursement as normal. Ask your pharmacy if they offer this option.

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Should I be stockpiling my medications to prepare?

No. The [Canadian Pharmacists Association](#) (CPhA) encourages Canadians to have common, non-prescription medications for cold, fever and allergies on hand. If you need regular prescription medications, you should make sure your prescriptions are up to date, but don't rush to get more because of the outbreak. This will help prevent the risk of drug shortages.

Can I request an early refill or additional days' supply of my prescription medication as a result of COVID-19?

Our days' supply and early refill policies remain unchanged and you should be at least two-thirds of the way through your current days' supply before obtaining a refill. Some pharmacies may enact some restrictions on their own, to manage supplies. We respect their clinical judgement and our systems allow for them to dispense at their discretion based on the current situation.

Are you enforcing the requirements in some provinces to limit dispensing to a 30-day supply?

Canada Life is supportive of situations where pharmacies may limit a member's prescription to a 30-day supply. As well, we recognize there may be requests more than 30 days that are appropriate. We respect pharmacists' clinical judgement and our adjudication systems have the flexibility to allow them to dispense at their discretion based on the current situation. As the situation continues to evolve, we will adapt as required.

***New* There's been a lot of information about drugs for COVID-19 in the news. Tell me more**

There's been a lot of media coverage about potential treatments and prevention of COVID-19. As of now, no medications have been approved by Health Canada for the treatment or prevention of COVID-19. Existing and investigational drugs are currently being studied for both treatment and prevention of COVID-19, but the anticipated time to approval for use could be some time away.

Currently, treatment depends on the severity of illness and whether you are being treated at home, or in a hospital. Mild infections are typically treated at home, while severe disease is treated in the hospital. Regardless of where you're being treated, preventing transmission is important.

***New* What's covered under my drug benefit plan?**

If you're looking to find out if certain drugs are covered under your drug benefit plan, you can log into GroupNet for plan members and use the Drug Coverage Search Tool. You can see which drugs are listed including which drugs require prior authorization. Plans vary, so check your coverage and balances on GroupNet for plan members or refer to your benefit booklet for additional details.

***New* What about drugs that require prior authorization? Do I still need to have my doctor fill out the form and submit medical information?**

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Right now, many things can make it difficult to get and submit the documentation Canada Life needs to consider reimbursement for prior authorization drugs. Lab reports, follow-up appointments with physicians and renewal requests can be hard to get because of social distancing, self-isolation, quarantines, and access to routine tests.

We're aware of these challenges and want to balance the impacts you and our health care system, while ensuring that coverage for the right drug is given to the right person at the right time.

If you're currently on a prior authorization drug and have a renewal date:

- Canada Life will automatically apply an extension of 120 days for you if your renewal is due between March 26, 2020 and July 31, 2020. You don't need to do anything to get this extension. In four months from the current renewal date, you'll need to submit for re-authorization.
- This extension applies to drugs requiring prior authorization through Canada Life, as well as those where time-limited approvals have been provided by provincial programs. Check your approval letter from Canada Life or the provincial program for a renewal date. If the due date falls between March 26, 2020 and July 31, 2020, or if there is no renewal date noted, no action is required at this time. Renewal dates outside of this range should be handled as usual and a renewal application is required,

If you need to start a new prior authorization drug:

- There is no change to our current process for new requests for prior authorization. A Request for Information form must be completed and submitted to Canada Life for review before we can consider reimbursement.
- Requests submitted without the requested test results and lab values will be reviewed on a case-by-case basis. Please submit a brief explanation as to why the test results or lab values cannot be provided. Related information, such as the most recent results of the requested test, can assist in the review.

Short-term disability (STD)

***Update* Can I submit an STD claims related to a period of self-isolation?**

Short-term disability coverage provides income replacement, for a limited time, where a person can't work due to disease or injury. You're eligible for STD benefits from the date you were first unable to work if you've tested positive for COVID-19 and are unable to work because of the diagnosis. You simply need to fill out this [form](#) along with the plan member statement and consent form.

If testing doesn't confirm COVID-19 but you have symptoms that prevent you from working, you should also submit a claim.

Plan coverages vary, so claims will be handled case by case. If you're not at work because of self-isolation, your eligibility will be based on your plan, including its definition of "disability". For example, periods of self-

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isolation directed by a health authority or cautionary isolations issued by an employer would not qualify for coverage. This means that if you have no disabling symptoms, benefits won't be payable.

Support may be available through the Government of Canada Employment Insurance benefit or the Canada Emergency Support Benefit.

Will an Attending Physician's Statement (APS) still be required for COVID-19 claims?

No. A [Plan Member Confirmation of Illness Form](#) has been developed in collaboration with the Canadian Life and Health Insurance Association (CLHIA) for you to complete, to streamline the process for application of STD for COVID-19. The form is located on our corporate website and should be submitted along with the employee statement and consent form. Nurse practitioners and physician's assistants are also eligible practitioners with whom you can have a medical consultation.

If your absence extends beyond 14 days, medical information will be required.

***Update* If I self-isolate, will STD benefits be payable?**

We are considering disability claims when you've tested positive for COVID-19 and are unable to work because of that diagnosis.

***Update* What happens if I'm temporarily laid off?**

You must be actively at work for your coverage to continue. However, for temporary layoff, some coverage may be extended for a period of time. This would be dependent on premiums being paid and the coverage you have. This varies by plan, so refer to your plan booklet for additional details.

Our standard handling is to offer up to 31 days of coverage for short-term disability and long-term disability and up to six months for all other benefits. If you satisfy your waiting period while on temporary layoff or leave of absence, disability benefits would not be payable until your declared return to work date as indicated by a recall letter from your employer.

If your employer benefits plan is discontinued, you may wish to consider an individual health insurance plan and can do so [here](#).

What about Employment Insurance (EI)?

As cited on the Government of Canada website, Employment Insurance (EI) sickness benefits are available to provide income replacement for those 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. 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

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of their claim. Service Canada's dedicated toll-free support number is 1-833-381-2725 or (TTY) 1-800-529-3742.

As the federal government advances their response to the COVID-19 situation, we expect this will continue to evolve and we'll provide further updates as to how any enhanced government support will coordinate with our income replacement benefit available through STD/LTD.

***Update* What if I don't qualify for Employment Insurance (EI)?**

The Government of Canada announced an aid package to help Canadians and businesses cope with COVID-19, including income support, wage subsidies, and tax deferrals. The Canada Emergency Response Benefit, of up to \$500 per week for up to 16 weeks, provides income support for workers, including self-employed who have to stay home and don't qualify for employment insurance.

Based on what the Government of Canada has shared to date, the Canada Emergency Response Benefit (CERB) appears to be intended to support people who must stop working due to COVID-19 and do not have access to paid leave or other income support such as short-term disability benefits. This understanding will form the basis of our current administrative handling, but is subject to change as more details of the program become clear. If you have any questions, please contact Service Canada.

Business continuity plan (BCP)

Does Canada Life have a business continuity plan (BCP) in place for emergency situations like this?

Yes. Our established BCP program includes emergency response, incident management, business continuity and disaster recovery planning, and considers business disruptions that could potentially impact our sites, workforce, technology and supply chain.

What plans have been put in place to prevent the spread of COVID-19 in your workplaces?

Special plans have been put in place specifically to prevent the spread of COVID-19. This includes:

- Eliminating all business travel, meeting remotely, using video-conferencing and other technologies.
- Taking precautions to self-quarantine and work from home. Most employees are already working from home.
- 14-day self-quarantine in case of illness, personal travel outside Canada or contact with someone exposed to COVID-19.
- Increased cleaning in all offices.
- Restricting all visitors from entering our offices.

If your entire workforce has to work from home, what procedures do you have in place to retrieve mail and process paper-based transactions?

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Our digital processes enable us to continue the majority of business without paper and we're encouraging the use of digital options to ensure the fastest processing possible. We also have protocols in place to ensure paper-based processes continue uninterrupted.

How will you ensure claims continue to be paid without delay?

We plan to continue to pay claims in a timely manner and meet our usual service standards. Most claims can be submitted electronically using Member eClaims in GroupNet for plan members and we encourage you to use digital tools to ensure the fastest processing possible for your claims.

Before you can use Member eClaims, you must [register](#) and provide your email address and bank account information. Then we can email or text you to let you know your claim's been processed and you can view your explanation of benefits online. If you've provided your bank account information for electronic funds transfer (EFT), your payment will be deposited directly into your bank account through EFT.

Many claims can be submitted electronically by providers on behalf of members and we encourage you to ask your provider to do this to speed up claim processing and payment. However, many providers are working on emergency cases only and situations vary in different regions. The following providers can submit electronic claims:

- **Pay-Direct-Drug (PDD) claims** – pharmacies.
- **Point-of-sale (POS) dental claims** – dentists, hygienists and denturists can submit claims electronically to Canada Life to process if they have POS dental software and are registered through the Canadian Dental Association.
- **Provider eClaims** – the following can submit electronic claims to Canada Life for adjudication if they're registered with TELUS Health: chiropractors, physiotherapists, massage therapists, naturopathic doctors, acupuncturists, psychologists, speech therapists, dieticians, optometrists and opticians.

Some claims can't be submitted through GroupNet for plan members, but there are still options to replace paper processes:

For disability claims:

- If you haven't already set-up secure email, reach out to your local disability office to arrange this. To find the office closest to you, visit our [website](#).
- Our fax process is fully digital. To find the fax number of the office closest to you, visit our [website](#).
- If you need to initiate a new disability claim, you can apply online securely on our website
 - o Plan sponsors: [Plan Sponsor Online Submission](#)
 - o Plan members: [Plan Member Online Submission](#)

For life and accidental death and dismemberment claims:

- Send claims to grouplifebenefits@canadalife.com or fax 204-946-8783.

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For prescription drug requests for prior authorization, Pharmacare, government coverage and RAMQ drug exceptions:

- Submit to cldrug.services@canadalife.com or fax 204-946-7664.

For in-home nursing and over-age dependent applications:

Submit to medicalservices@canadalife.com or fax 204-938-2820.

***New* Do you still need medical information to assess my claim? I'm having difficulty obtaining it (physician's office closed, emergency appointments only, etc.)**

We recognize that it may be challenging to get an Attending Physician's Statement, medical tests, or other required medical documentation at this time. More provinces are introducing the ability for physicians and other paramedical practitioners to treat their patients virtually. We're working with our industry partners and various health care providers and their colleges to be as up to date as possible on the current scope of practice related to virtual care.

We'll remain steadfast in the adjudication and management of claims and have strategies in place to support you, and will be flexible where we can. For example, if typical medical information or forms are not available because the physician is unavailable to complete them, we may look to other sources such as clinical notes, consult reports, prescriptions and past claims history. We may also work with your health care provider to determine medical necessity and eligibility of the service or supply.

***New* What if I need a new or replacement benefits card?**

You can print or save your benefit cards through GroupNet for plan members under Benefit cards & forms.