



Last updated July 9, 2020

Frequently Asked Questions

COVID-19 (Novel Coronavirus) and your Manulife Group Benefits plan

Notes: The COVID-19 situation is evolving quickly. Please be aware: we are making decisions each day as new information is available. We will endeavour to provide you with updates as soon as possible. Each contract is unique. Your usual Manulife representative is the best person to respond to questions about your specific contract and the coverage it provides.

Topics:

- [General](#)
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General questions

What measures does Manulife have in place to maintain service in the event of a widespread outbreak of COVID-19?

Manulife has detailed plans in place to make sure we will continue to serve your needs during events such as widespread contagious illnesses.

Manulife's workforce is equipped to minimize service disruptions caused by localized outbreaks. We have a well-developed work-from-home program. Our work-from-home capabilities help reduce the spread of infectious diseases through person-to-person contact in public, while maintaining Manulife's ability to operate without interruption.

Does my Group Benefits contract include coverage to my employees if they catch COVID-19?

If your Group Benefits plan includes Extended Health Care, COVID-19 would be a recognized illness under that program. For details on what's covered, refer to your specific contract details.

Each contract is unique. Your usual Manulife representative is the best person to respond to questions about your specific contract and the coverage it provides.

Is it safe for me/my employees to travel to areas where COVID-19 is being reported?

Before travelling, you are encouraged to check the Government of Canada's website for the latest on this developing situation and pay close attention to advice provided by experts.

What can I tell my plan members?

We encourage you to share [these tips](#) with your plan members so they can be better informed. These tips will be of interest to everyone, whether they are staying close to home or considering a trip abroad.

The coronavirus caused the delay or cancellation of many medical appointments. Will group benefits coverage be extended for people whose coverage is no longer in effect (example: over-age student dependants) when the appointments are re-scheduled?

We realize the coronavirus situation has disrupted everyone's daily lives, routines, and plans.

We hope life returns to normal as soon as possible. When that happens, we will continue to administer your group benefits plan according to the terms of your organization's contract, which means we can't pay claims after a person's coverage has come to an end. If the appointment gets rescheduled before the end of the coverage, we'll pay according to the plan.

I/my employees feel very stressed about the situation. Are there any supports or resources available to me as a group plan member?

If you have access to a Manulife Employee and Family Assistance Program through your Group Benefits plan, Homewood Health™, our provider, continues to offer support including counselling and online services.

They are there 24/7/365 to help you, and your eligible family members, get the tools, resources and/or support you need during these uncertain times. It's confidential and free. **Call 1 866 644-0326.**

To access Manulife EFAP online services, such as eLearning and articles, simply log in to your group benefits secure site.

Does Manulife's group life insurance cover a death due to the novel coronavirus?

If a covered plan member or eligible dependant died due to the coronavirus, the life insurance claim would be payable subject to the terms of a group life policy provided the coverage was in place at the time of death.

My employees are having trouble printing and completing forms. What options do you offer?

For a limited time, Manulife is accepting the following forms (listed below) completed by members online, where a member is unable to print and complete the form by providing a handwritten signature. Instead of a handwritten signature, we will accept the member's name typed in the signature box with a statement indicating that they understand they are signing the form.

Example Statement:

I <member name> consent and agree to provide this form electronically and I understand that by typing my name in the signature box I am signing this form, which has the same effect as if I had provided a handwritten signature.

Manulife will accept the typed name of the member as having the same force and effect as an original handwritten signature. Forms completed in this way must be provided through the **plan administrator** website (forms completed this way will not be accepted when submitted using other methods).

Accepted Forms:

- Application for Change
- Application for Enrolment/Enrolment or Re-enrolment
- Application for Optional Benefits
- Declaration of Existing Coverage (RAMQ and POC)
- Non-Smoker Declaration/Change in Smoker Status
- Overage Dependant Application
- Waiver of Group Insurance

Any other forms not listed above still require a handwritten signature.

Health care practitioners are offering virtual appointments. Are virtual appointments covered by my plan?

Virtual appointments are an eligible expense provided the health care practitioner is

- licensed and registered in the province in which they are practicing,
- has an eligible qualification as determined by Manulife, and
- is practicing within the guidelines of their governing body.

Any practitioner offering virtual care must first be licensed by their college or governing body. The college/association or governing body and the practitioner's scope of practice must permit virtual appointments for the service being claimed.

We continue to monitor provincial guidelines about virtual care, which are quickly evolving. Based on information known today, we will consider claims for virtual appointments to be an eligible expense for the following practitioners, subject to the terms of your contract:

- Audiologist
- Chiropractor
- Dietitian
- Naturopath
- Occupational therapist
- Optometrist
- Physiotherapist
- Clinical Counsellor

- Marriage & Family Therapist
- Psychoanalyst
- Psychologist
- Psychotherapist
- Social worker
- Speech therapist

Guidelines around the type of services allowed, as well as specific protocols in providing virtual therapy, vary by governing body. We recommend speaking with your professional to confirm the specific services they can deliver online. You should also rely on them to follow the appropriate protocols.

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Personal Protective Equipment (PPE)

What are 'COVID fees'?

Health care professionals are taking important steps to improve safety considering COVID-19.

New requirements from governments or trade groups may call for personal protective equipment (PPE). This may mean added cost for health care professionals.

Some practitioners are charging patients for these new costs or 'COVID fees.'

Will Manulife cover practitioners new PPE fees?

If your contract doesn't cover these new fees, we will not cover them.

Your benefits contract is set up to control costs by outlining covered services, procedures and fees. The additional charges for PPE typically do not fall in extended health care and dental contract provisions.

I want Manulife to reimburse my employees for health and dental practitioner PPE fees. How do I update my plan?

Reach out to your advisor and Manulife representative.

We can estimate the premium increase for this coverage change before we amend your plan.

If I amend my plan to cover health and dental practitioner PPE fees, what happens for previously declined fees?

You can amend your plan to retroactively cover the practitioner PPE fees.

For dental practitioner PPE fees, Manulife will identify where PPE claims were declined and automatically reassess them.

Please work with your Manulife representative to determine what works best for you and your plan.

Can my members put health and dental practitioner PPE fees through their Health Care Spending Account (HCSA)?

Yes, these additional fees can be claimed under Health Care Spending Account, if they are tied to an eligible expense.

My practitioner's invoice includes a PPE charge. How do I submit my claim?

We are making changes to our online claims process to detail this as members submit a claim.

A prompt will tell members they must exclude any PPE fees from health practitioners. If you amend your plan to cover the PPE costs, the prompt will tell members to include the PPE fees with their claim.

Dental practitioners will use new procedure codes for PPE related expenses. Submit these with any claim. We will not reimburse the PPE fees unless your plan covers those costs.

New rules require my employees to wear PPE while they work. An employee has medical complications to wearing PPE and can't work. Will short-term disability cover them?

PPE may cause a medical condition for some members making them unable to work.

Any members unable to work with mandatory PPE because of a medical condition should make a claim under their provincial workers' compensation program.

If the workers compensation program declines their claim, your member can then submit a claim for short-term disability. The member will need proof of the declined workers' compensation claim.

Travel

What your plan members might be asking

Coverage when travelling

Note: It's always recommended that you refer to your specific plan details. Your policy may include 1) Emergency Out-of-province/Out-of-Canada, 2) Emergency Travel

Assistance, and 3) Trip Cancellation. These are three distinct provisions under your Group Benefits program. The questions and answers below are intended to help you understand these three benefits in the context of COVID-19. These answers are current as of June 18, 2020. Please check back often. We will update this document as new information is available.

Does my Emergency Out-of-province/Out-of-Canada insurance cover me if I get COVID-19 while travelling?

When travelling, if you or a covered member of your family have a medical emergency and get sick (with COVID-19 or another illness), your Out-of-province/Out-of-Canada coverage will pay for your emergency medical treatments, subject to the terms of your contract. There are no restrictions/exclusions on where you travel under the Emergency Out-of-province/Out-of-Canada benefit.

As a Group plan member, what happens if I am placed in quarantine by a medical doctor or Public Health official while I am travelling?

Manulife cares about the health of Canadians.

If you or a family member experience a medical emergency and get sick while travelling and are quarantined (example: diagnosed with COVID-19), you would be eligible for coverage under your emergency Out-of-province/Out-of-Canada benefit, subject to the terms of your contract. In addition, if your Group Benefits insurance policy includes Emergency Travel Assistance, your Trip Interruption coverage will cover your costs for food, accommodations, and return transportation home (example: if you miss your originally scheduled flight), subject to the terms of your contract.

If you are placed in medical quarantine while travelling but are not sick or having a medical emergency, in the case where you have Emergency Travel Assistance, your plan would not provide any coverage for trip interruption costs. This is because Emergency Travel Assistance is intended to protect you if you have a medical emergency or get sick.

What happens if I am quarantined by a doctor or Public Health official, but I'm nearing the maximum number of days eligible for coverage while out-of-country?

If you are quarantined but nearing the maximum number of days of eligible coverage, your Emergency Out-of-province/Out-of-Canada coverage will be extended until you are stable, released from quarantine and able to secure safe passage home. This applies as long as you are under quarantine – whether you have been diagnosed or not. Coverage is based on the specific terms of your Group Benefits insurance policy.

If I booked a trip - before COVID-19 travel advisories were in place for my destination or my cruise - does Manulife's Group Trip Cancellation allow me to cancel the trip or my cruise if there is now an advisory in place instructing me to avoid non-essential travel?

If the trip was purchased prior to [Travel Advisory Levels 3 or 4](#) (avoid all non-essential travel or avoid all travel) and your Group coverage was in place before the travel advisory, the claim would be covered - subject to the terms of your contract and provided the cancellation takes place before your departure date.

What if I get sick with COVID-19 and need to cancel a trip I have planned? Do I have coverage?

If your Group plan has Trip Cancellation benefits, the plan would typically allow for coverage where you (or your travel companion) develop a new medical condition (including COVID-19) and are not able to travel, subject to the terms of your contract and provided the cancellation takes place before your departure date.

I'm having a medical emergency while travelling but I can't get through to Allianz by phone. What can I do?

If you are unable to reach Allianz by phone and are experiencing an urgent medical emergency, you can email Allianz at CaseManagementCA@allianz-assistance.ca. Use the word "URGENT" in the subject line to reach the Medical Operations team. This inbox is for urgent and ongoing medical emergencies only. Please provide:

- The plan member's name
- Contact phone number
- Email address if possible
- Group & Certificate numbers

I had to cancel my trip. How do I submit a claim for Group Trip Cancellation coverage?

Before you submit a claim for a cancelled trip, confirm the details of your trip cancellation coverage. You can do this by logging into www.manulife.ca/groupbenefits (you'll need your plan contract number, certificate number, and password). Click on "My benefits" and "View benefits booklet" to read about your coverage.

If you have Group Trip Cancellation coverage, after cancelling your trip (through the airline, agency, or travel supplier you purchased the trip from), follow these steps to submit a claim. Remember, if you are re-booking your trip or receiving a credit to travel at a future date, there's no need to submit a claim.

- If portions of your trip are not refundable, submit your claim to Allianz. This can be done online at www.allianzassistanceclaims.ca
- Include proof of the credit or refund you received when submitting your claim. Indicate the total amount of the credit or refund.

Due to the high volume of calls at this time, you can take up to 30 days from your scheduled departure date to submit your claim (you don't need to call Allianz at the time you cancel your trip or vacation). Example: If your departure date was May 1, you have until May 31 to submit your claim to Allianz.

Questions? Send a message to Allianz: COVID19inquiries@allianz-assistance.ca

I'm a truck driver. Will I be covered in the event of an Out-of-province/Out-of-Canada medical emergency?

When travelling, if you have a medical emergency and get sick (with COVID-19 or another illness) or injured, your Out-of-province/Out-of-Canada coverage will pay for your emergency medical treatments, subject to the terms of your contract. There are no

restrictions/exclusions on where you travel under the Emergency Out-of-province/Out-of-Canada benefit.

For more information, read the Canadian Life and Health Insurance Association's news release, ["Insurers confirm continued out-of-country health insurance coverage for commercial trucking industry"](#)

I saw a news item saying the government wants Canadians to return home and I might lose Out-of-Canada coverage for COVID-19 and other conditions. What does that mean?

The government is strongly urging all Canadians to return home immediately. While Manulife certainly supports the government's efforts to protect your health, Manulife also wants to make sure you have coverage if you are forced to remain out-of-Canada longer than planned. We recently announced that we extended out-of-country emergency medical coverage until the end of April for plan members who are delayed getting home but nearing the end of their out-of-country coverage. We want to make sure plan members have the coverage they need until they can get back home safely, but we won't be able to offer extensions to members who are near the end of their 'days limit' beyond the end of April.

When travelling, if you or a covered member of your family have a medical emergency and get sick (with COVID-19 or another illness) or injured, your Out-of-province/Out-of-Canada coverage will pay for your emergency medical treatments, subject to the terms of your contract. There are no restrictions/exclusions on where you travel under the Emergency Out-of-province/Out-of-Canada benefit. However, due to the pandemic, there could be challenges obtaining medical care in some parts of the world. Additionally, travel restrictions and the availability of flights could affect our ability to get you back to Canada for further care.

It's always recommended that you refer to your specific plan details. Please check this FAQ often. We will update the document as new information is available.

Canadian Life and Health Insurance Association [notice](#) March 20, 2020

Will Group Out-of-Country emergency medical coverage be extended beyond the April 30th deadline?

No, as previously communicated, Manulife will not extend Group Out-of-Country emergency medical coverage beyond the deadline.

We continue to urge our plan members abroad to return home and to follow the guidance from the Canadian Government. For circumstances where that is not possible, as a special exception, we are pleased to provide plan members the opportunity to purchase additional coverage under a Special Manulife Medical Insurance policy, offered by Manulife's individual insurance division.

The Special Manulife Medical Insurance policy provides coverage until June 30, 2020 and includes coverage for Covid-19. Plan members will be charged a daily premium rate. The daily rate applies to each travelling plan member since this is individual coverage (for example, if your plan members are travelling with a spouse or dependent, they may want to purchase more than one policy). Family Rates may be available.

While there is no minimum for days of coverage, the total amount of benefits payable under the policy is limited to \$500k. Rates will be determined through an underwriting process.

To learn more and to secure coverage, please have plan members call 1-800-268-6195 for assistance or email am_info@manulife.ca and provide their name, phone number, and province of residence.

We are pleased to be able to offer your members this special coverage in response to the ongoing situation and wish them safe travels.

How do the news reports I've heard about Manulife's travel insurance affect me?

The stories on the news about Manulife **individual** travel insurance do not affect your Group Benefits insurance policy.

Manulife's Group policies, which are insurance plans provided by employers or organizations, are not part of the individual travel insurance changes announced by Manulife effective March 5. Those changes only apply to Manulife's travel insurance products that are sold to individual customers.

How do the news reports I've heard about travel insurance provided by Allianz Global Assistance affect me?

The stories on the news about travel insurance provided by Allianz do not affect your Group Benefits insurance policy.

Manulife's Group policies, which are insurance plans provided by employers or organizations, are not part of the changes announced by Allianz, which took effect on March 11.

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Prescriptions

I can't get to my doctor or visit my medical lab to get the information I need to renew my drug prior authorization. What can I do?

If you have a drug prior authorization due to renew between **April 1, 2020 and June 30, 2020**, we have made a one-time administrative exception to extend your renewal period by **90 days from your current renewal date**.

This extension recognizes that the coronavirus restrictions might make it difficult to get the information you need for your prior authorization renewal (such as updated tests or examinations).

Note: the extension applies to prior authorization **renewals only**. All **new** prior authorization requests will continue to follow existing processes.

If a vaccine is developed to protect against COVID-19, will the cost be covered by my plan?

Researchers are working on a vaccine for COVID-19 but it's too early to predict if it will be needed or how it would be made available to the public. Your Extended Health Care contract will indicate if vaccines are a covered expense.

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Short-term Disability claims handling

Notes: The COVID-19 situation is evolving quickly. Please be aware: we are making decisions each day as new information is available. We will endeavour to provide you with updates as soon as possible. Each contract is unique. Your usual Manulife representative is the best person to respond to questions about your specific contract and the coverage it provides.

Are periods of quarantine deemed to be a medically supported absence under Insured Short-term Disability (STD)?

Short-term disability benefits are there to support your employees when they have an injury or an illness that prevents them from doing the essential duties of their job.

If you have an employee who becomes ill, has symptoms and/or tests positive for COVID-19 and they have been specifically directed by a medical professional to self-quarantine, and they are unable to work from home, your employee would be eligible to receive STD benefits in accordance with the contract. The determining factor for STD acceptance is illness, not that an employee is self-quarantined or self-isolated. In other words, an employee needs to be ill to receive STD benefits.

If an employee is not working because they are self-quarantined or self-isolated (just like their co-workers and/or neighbours) but they are not ill, there is no disability claim.

Please note: If the employee **can continue their work from home while self-quarantined**, there is no absence from work, so there is no disability claim.

Disability claims for any other reason will be administered based on Group contractual provisions.

Are you waiving the Waiting Period for STD COVID-19 claims?

If the employee tests positive for COVID-19, we are waiving the waiting period.

How long is the self-quarantine period?

According to the Public Health Agency of Canada, the recommended self-quarantine period is 14 days. If the person has symptoms at any time during this period, the self-quarantine period may be extended.

Medical evidence requirements

Does Manulife require medical evidence to support an absence due to COVID-19?

At this stage, yes - but we're making it easy for the plan member to give us what we need.

An insurance industry [Plan Member Confirmation of Illness](#) statement is available and has been posted to our [web page](#) about COVID-19. This form needs to be submitted along with the Plan Member Statement. Manulife will work with the plan member to confirm what we need to know.

Non-COVID-19 STD claims

How is Manulife adjusting its practices to help my employees who are having difficulty getting an *Attending Physician's Statement (APS)* or other medical information from their physician?

We recognize front-line healthcare providers are burdened right now. We are doing our part to reduce unnecessary strain on the healthcare system and your employees. We recognize the need to be flexible and thoughtful concerning the level of medical information required and how we obtain it. Therefore, we'll use best practice case management strategies and tools to avoid any unnecessary requests to medical providers and we'll be flexible on medical follow-ups.

We will accept an APS from other treatment providers on your employee's care team (such as a chiropractor, physiotherapist, psychologist, nurse or your Occupational Health medical team). In situations where an APS cannot be completed, we will accept clinical notes and records that can be sent (mailed/faxed) to us by staff in a medical office. If none of these alternatives are possible, we will work with your employee to obtain the information we need.

Keep in mind that physicians have been encouraged to conduct virtual consultations with their patients so employees should check with their doctor to determine if this is an

option. In addition, some provinces, such as B.C., offer free virtual medical services to all residents covered by provincial health programs. <https://accessvirtual.ca/british-columbia/en/>

LTD Claims

Given the complexity of LTD claims, we still require an APS to initiate an LTD claim where we did not manage the short term or absence management claim. However, we will accept an APS from other treatment providers as outlined above. In situations where an APS cannot be obtained, we will accept clinical notes and records that can be sent to us by mail or fax by staff in a medical office. We will work with your employee to obtain medical information from other sources, such as an accident benefits carrier or short-term disability carrier where we did not manage the claim in the short-term period. For ongoing long-term disability claims, we do require medical to support total disability. We will also make the very best use of telephone consultations whenever possible.

Our commitment to quality case management practices remains unchanged. We'll optimize our expertise, specialized assessment tools and internal and external experts when needed. We're committed to delivering the best possible outcomes for you and your employees.

For assessment of pre-existing conditions

For new LTD claims, there may be a pre-existing condition clause in the policy which is applied after a break in coverage or for new employees. We will adhere to the terms of your policy. We recognize the need to limit the questions asked. Where we can, we may just ask for copies of the medical file/records to obtain the information we need.

What should employees do if they're having difficulty with their treatment appointments and recovery plan?

Employees should contact their Case Manager to discuss their needs. We have access to an extensive list of virtual care providers and options that support recovery and return to work planning, when appropriate.

My employee cannot print the disability form to sign it and send it in. What can they do?

At this time, submitting signed forms can be a challenge for plan members and plan sponsors. For a limited time, Manulife will accept your employee's name when it is typed into the signature box on the Plan Member Statement. By typing their name, employees are validating that the information contained therein is accurate and truthful and giving their consent and agreeing to provide the form electronically. Manulife will accept the typed name as having the same force and effect as an original handwritten signature.

I've sent employees home and I'm unable to pay them. What financial support is available to them?

There are a number of programs being offered by the federal government and provincial governments that your employees can turn to at this time. Here are links to each of the

government resources. As we've all seen, these programs are being updated and enhanced so we want to direct you to the most accurate and up-to-date information.

<https://www.canada.ca/en/department-finance/economic-response-plan.html>.

Return-to-work

My employee is ready to return to work (RTW) but their job no longer exists. Can you continue to pay them disability benefits?

We abide by the terms of the contract we have with you. The contract says when medical evidence supports that your employee is no longer totally disabled and can RTW, disability benefits cease. The availability of work is not a consideration in the assessment of disability claims. It may be helpful to consider the government's EI or CERB programs available to your employees.

My employee is in a graduated return to work program (GRTW) and at the end of the GRTW plan, there won't be a job for them to return to. How long can you continue to pay them disability benefits?

Rehabilitation benefits are payable, along with the salary you're paying, until the date the employee is expected to RTW full-time. If the GRTW plan ends unexpectedly for reasons unrelated to their medical condition and you're no longer paying the employee a salary, we'll pay full disability benefits until the date they would have otherwise returned to work full time, then close the claim.

Is Manulife still complying with garnishments issued by Canada Revenue Agency (CRA)?

The CRA is suspending salary garnishments, also known as Requirements to Pay, until further notice. This means we will not be deducting from benefit payments and sending remittances to CRA. Some of your employees will notice a difference on their next benefit payment. For more information on this, see the CRA website. This does not apply to Revenu Quebec. The Government of Canada has many initiatives to help Canadians during this time. This includes changes to some of the processes at the Canada Revenue Agency.

<https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/payroll.html>

Exclusions

Does our STD disability contract contain any exclusions or limitations regarding pandemic illnesses?

Each contract is unique. Your usual Manulife representative is the best person to respond to questions about your specific contract and the coverage it provides.

Privacy

If an employee calls in sick, can I ask them if they think they have COVID-19?

Private sector privacy laws require employers to collect only the minimum amount of personal information necessary to meet a business need. An employer can know if an employee cannot come to work due to illness. However, the employer should not ask the employee's specific diagnosis, including if it might be COVID-19.

For some employers, specific protocols are in place for infectious diseases. These protocols may be enhanced under the circumstances. Employers should make sure all reporting protocols are communicated clearly if this applies to them.

Can you tell me if any of my employees have COVID-19?

Like any other diagnosis, we respect the privacy and confidentiality of your employees, so we don't share this information. Medical professionals are obligated to report the presence or suspected presence of COVID-19. You may be asked to help identify individuals who are potentially exposed. The number of incidences can be reported to the plan sponsor if there are enough claims to prevent the identification of affected employees.

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Special considerations for small and mid-size groups (with 2 to 400 lives)

Please ensure you review the terms of your contract as we follow these terms in administering the benefits under your plan.

You have questions about how group benefits coverage will be extended during a period of layoff due to COVID-19. This general summary is based on Manulife's standard group benefits plan language, but the language in each specific contract will prevail.

You, as a plan sponsor, may also have additional legal requirements that must be considered. For example, terms of a collective bargaining agreement, conditions of employment offer, or legislative requirements. We encourage every plan sponsor to obtain their own independent legal advice to ensure all Canadians are protected appropriately during this rapidly evolving situation.

Premiums

Manulife stands behind small business owners. This is especially true given the financial uncertainties they are facing.

If your business is experiencing financial hardship and you need support, please reach out to your advisor and Manulife representative to understand your options so you can make the best decision for business.

Temporary Layoff

Our standard contract includes provisions that allow coverage, **including disability**, to be extended during a period of temporary layoff. Temporary Layoff is defined in your

policy as a period during which the employee is laid off work for which there is a fixed recall date. For mid-market and small business, the standard contract provision allows coverage to be extended for up to 120 days. The terms of your specific contract should be reviewed. Extension of coverage during a period of temporary layoff is on a premium paying basis. It is the plan sponsor's responsibility to notify Manulife of any period of layoff, including the expected return to work date.

Indefinite Layoff

Our standard contract includes provisions that allow coverage, **excluding disability**, to be extended during a period of indefinite layoff. Indefinite Layoff is defined in your policy as a period during which the employee is laid off work and for which there is no fixed recall date. For mid-market and small business, the standard contract provision allows coverage to be extended for up to 120 days. The terms of your specific contract should be reviewed. Extension of coverage during a period of indefinite layoff is on a premium paying basis. It is the plan sponsor's responsibility to notify Manulife of any period of layoff, including the expected return to work date.

Suspension of Benefits

In order to accommodate our clients who are experiencing extreme financial pressure as a result of COVID-19, on a case-by-case basis we will allow plans to suspend all coverage (Premium and Claims) for a maximum of 120 days with no financial administration charges to the plan sponsor for reinstating. Manulife reserves the right to review pricing with you at the end of the suspension period and respond to material changes in group size. Plan sponsors are responsible for communicating any changes to their plan members. Extremely important, if a plan member becomes disabled during this suspension period the claim will not be eligible.

EI Work-Share Considerations

You may be considering EI Work-Share if your business is slowing down temporarily. Government COVID-19 legislation extends the maximum period that an EI Work-Share can be continued to 76 weeks (from 38 weeks). Eligible employees must have an average reduction in work from 10% -60% over the life of the Work-Share agreement. The following was taken from the Service Now [website](#):

Employee benefits

The employer must maintain all existing employee benefits (for example, health/dental insurance, pension benefits, vacation, group disability, etc. for the duration of the Work-Sharing agreement. However, employees should be made aware that benefits (including any subsequent payout of benefits) may be reduced if calculated based on earnings or hours of work. Also, any statutory holidays occurring within a Work-Sharing period are not compensated by Employment Insurance benefits and are the responsibility of the employer.

Employer/Employee participate in EI Work-Share program

If you are considering EI Work-Share, employees who work a reduced work week (e.g., 3 days) and are participating in the EI Work-Share program can continue coverage provided they continue to meet the minimum number of scheduled hours required to remain eligible under the contract. Any earnings-based benefits are reduced to the

amount the employee earns from the plan sponsor only. Any other amounts provided through the EI program are not insurable.

Requests to add or amend short-term and long-term disability coverage

Given the immediate selection risk of illness related to COVID-19, we are carefully evaluating all new requests to add or amend short-term and long-term disability plans. As the situation evolves, we will update our guidance.

How do government wage subsidy programs affect my employees' benefits plan?

You may be considering taking advantage of a government wage subsidy (e.g., Canadian Emergency Wage Subsidy) to keep your members employed during this period. All benefits may be continued until June 30, 2020 at pre-COVID-19 amounts, regardless of the number of hours being worked. If you want to reduce the earning-based amounts, you can submit a request to do so.

How are my employees' benefits affected if they have reduced hours/earnings due to the coronavirus?

March to June 30, 2020

On a temporary and exceptional basis ending June 30, 2020, Manulife will not require plan sponsors to report that an employee works a certain number of hours to be eligible for coverage.

Unless instructed otherwise by plan sponsors, benefits that are salary-based will be adjudicated based on unreduced earnings for which the premium is being paid. This means salary-based benefit amounts can be maintained for employees who are on a reduced work schedule.

If you, as plan sponsor, want to reduce coverage to match reduced earnings, you must submit a request to Manulife.

July 1 – December 31, 2020

From July 1 to December 31, 2020, Manulife is making a temporary exception to your contractual terms and lowering the minimum number of hours for benefit eligibility to 15 hours per week. A plan member's earnings during this time must reflect the actual amounts earned from the plan sponsor.

If a member is not meeting the minimum number of hours at time of claim (15 hours), the employee would not be considered actively at work and the claim would not be eligible.

Manulife reserves the right to change this guidance without notice.

Manulife's preparedness

How prepared is the disability team at Manulife for a pandemic? Will additional resources be added if claim volumes increase?

We're up to date on all developments and are prepared for any process changes we may need. We're monitoring our staffing levels and have proactively secured additional claims resources.

Manulife has pandemic preparedness strategies in place. These are designed to minimize disruptions to you and your plan members. We have a Business Continuity Plan that ensures our ability to provide essential services. We can provide critical services from alternate or remote locations, if required.

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