



Last updated March 27, 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.**

### **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.

### **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.

## **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 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.

## **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 March 18, 2020. Please check back often. We will update this document as new information is available.

### **I'm struggling to get home or I'm simply not comfortable travelling due to fears about the coronavirus – but I'm nearing the maximum number of days eligible for coverage while out-of-country. What can I do?**

Your group Out-of-province/Out-of-Canada benefits help pay your emergency medical costs when travelling. Typically, the plan covers short duration trips (example, 60 days).

However, these are extraordinary times. You might be dealing with unexpected situations and unplanned delays.

If you find yourself nearing your maximum number of days away from home (this is called *trip duration* in your policy), **we are extending coverage until the end of April** as part of the group benefits plan provided by your employer. For example, if your coverage ends on March 25, we'll extend coverage until April 30.

We're taking this exceptional action to help make sure everyone has the group emergency medical coverage they need until they can get back home.

This situation is changing daily. We'll re-visit this decision at the end of April.

**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](mailto: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](http://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](http://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](mailto: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

**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.

## **Prescriptions**

### **Why can't I refill my prescription early, or stock-up in case of emergency?**

Manulife, and many other insurance companies, are not changing the rules for early refills or days' supply of prescriptions. However, during the COVID-19 crisis, pharmacists and dispensing physicians are recommended to dispense no more than 30-days of medication at a time, to ensure that every patient has an adequate supply of their medications.

You might be accustomed to filling your regular prescriptions in larger amounts, but at this difficult time we are all asked to work together. This aligns with the recommendation of the Canadian Pharmacists Association:

<https://www.pharmacists.ca/news-events/news/canadian-pharmacists-association-warns-against-stockpiling-medication-in-response-to-covid-19/>

We encourage you to discuss your unique health and medication needs with your pharmacist. Many pharmacies offer a delivery service to help patients get their medications when they can't leave their home.

### **Why can't I get my usual amount of prescriptions from the pharmacy?**

We understand you might be worried about having an adequate supply of prescription drugs on hand. However, it's important to protect the supply of prescription medication available to all Canadians during a crisis like COVID-19. Recently, the Canadian Pharmacists Association discouraged the stockpiling of medication, and asked Canadians to avoid early refills of prescriptions.

For most people, a 30-day supply of medication is enough to last through a COVID-19 quarantine, since the length of the quarantine is 14 days. You might be accustomed to filling your prescriptions in larger amounts, but at this difficult time we are all asked to work together. Pharmacists' priority is the health and safety of their patients; therefore, we encourage you to discuss your unique health and medication needs with your pharmacist.

Remember, most pharmacies will deliver medications, so there's no need to leave home for refills if you don't want to.

### **Is there a cure for COVID-19?**

Currently, there is no cure for COVID-19.

You should be aware that in the United States authorities issued warnings about companies selling fraudulent COVID-19 products. These products are unapproved drugs that pose significant risks to patient health and violate U.S. federal law.

## 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 or has symptoms and/or tests positive for COVID-19, 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 is not exhibiting any symptoms and **can continue their work from home while self-quarantined**, there is no absence from work, so there is no disability claim. If an employee is exhibiting mild symptoms and can continue to work from home, there is no absence to support and 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?**

Currently, the self-quarantine period is 14 days. If the person has symptoms at any time during this period, the self-quarantine period may be extended.

## Workplace closures

### **My workplace might close as a precaution (not because any employees have been exposed or are sick). Will employees be eligible for STD?**

No. A workplace that closes or asks employees to stay home with no medical need is making an independent business decision outside of Manulife. An Employer's Business Continuity Plan should be in place for these situations. Whatever measures are in place to compensate employees for periods when work is not available due to business decisions will prevail.

## **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.

## **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. Plan members can fill it out and send it directly to us by [e-mail \(Group\\_disability\\_claims@manulife.ca\)](mailto:Group_disability_claims@manulife.ca). Manulife will work with the plan member to confirm what we need to know. We will request a medical form when they're cleared to return to work, for their safety and yours; however, this is subject to change given the mounting pressure on our medical community.

Public Health authorities are monitoring all confirmed and suspected cases of COVID-19. This includes clinical testing for tracking and containment purposes. If employees have reasonable grounds to believe they've been exposed to COVID-19, they should contact a medical authority immediately (such as their doctor or a Public Health agency) to learn where they'll be seen and tested.

### **What if the situation changes and medical authorities tell people to stay home if they're sick, like they did with H1N1?**

If the official Public Health directive changes for cases, or suspected cases, of COVID-19, we'll determine if medical evidence to support an absence is required.

## **Telephone diagnosis**

### **Will Manulife accept a telephone diagnosis of suspected COVID-19 from a physician or other designated medical professional?**

For STD claims, we will consider accepting a telephone diagnosis from a doctor confirming a positive test for COVID-19 if obtaining a Plan Member Confirmation of Illness or medical note is not possible.



## **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.

## **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.

First and foremost, we want to assure you there will be no claims suspension for a lack of payment for the month of April. This ability is already built-in to our established practices and processes to help businesses through challenging times.

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

### **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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