

April 22, 2020 Special Bulletin from the PPWC – Employer Trusteed H&W Plan Trustees relating to COVID-19

With the continuing evolving state in Canada and BC, in attempting to deal with the novel coronavirus (COVID-19), the Trustees of the PPWC – Employer Trusteed Health & Welfare Plan wanted to share the updates on the impact on the health and welfare benefits coverage **to participating parties under the Plan and members**. It should be noted that the carrier positions around claims administration/adjudication practices specifically related to COVID-19, as well as the integration with provincial and federal responses continues to evolve. This information could therefore be subject to further change as government agencies and carriers work their way through the orders and rules for handling claims for members regarding this pandemic. As things change, you will be notified as soon as possible.

Weekly Indemnity administered by Desjardins

Desjardins' Claim Adjudication

To qualify for Weekly Indemnity (WI), a member must have tested positive for COVID-19 and/or be experiencing symptoms that would render them unable to work. The plan provisions relating to waiting periods would continue to apply. The following documents must be provided to Desjardins to submit a disability claim.

- Employee Statement
- Employer Statement
- the Illness Confirmation Form – see link below

(<https://www.desjardinslifeinsurance.com/en/forms/Documents/plan-member-confirmation-illness-form-covid19.pdf>)

Note: where a member has not been tested for COVID-19 but experiencing symptoms, the initial Attending Physician Statement is required instead of the Illness Confirmation Form.

The carriers, including your disability provider – Desjardins, (through guidance and direction from the Canadian Life and Health Insurance Association) are generally managing very closely to the Weekly Indemnity policy wording. They require documentable sickness or injury and an inability to work (including work from home) to approve Weekly Indemnity benefits. This means that quarantine and isolation in asymptomatic members is not covered. Those members that are asymptomatic for COVID-19 but have a compromised immune system and may have been directed by a health practitioner to self-quarantine does not necessarily deem such member to be disabled in accordance with the Weekly Indemnity plan. The member ultimately needs to be experiencing symptoms of a medical condition that makes him or her unable to do their own job in accordance with the Weekly Indemnity Plan provisions.

Process of Continued Disability Claims

To provide ongoing medical information of the attending physician statement is essential in terms of supporting continued disability for those that may still be symptomatic from COVID-19

after 14 days or even for non-COVID-19 related claims. Desjardins can be flexible in terms the required forms completion but this is reviewed on a case by case basis by the claim specialist. For example, in the event a member is unable to access their physician, and the situation allows, the claims specialist may potentially be able to accept a form completed by a member of a professional order (nurse, psychologist, physiotherapist etc.) for an initial acceptance period of four weeks. Ultimately, the claims specialist would determine what may be permissible with regards to forms completion.

Other Items to Note from Desjardins

Access to Four Free Hours of Psychological Consultation Sessions

Some members may find the stress of the pandemic crisis overwhelming. Prompt access to support services can help them control their stress levels and avoid potentially debilitating mental health issues. Effective immediately, you and your families have free access to four hours of telephone or online psychological consultation through Desjardins' Employee Assistance Program 360°. You can reach the service at 1-877-455-3561.

Desjardins has launched a public website which contains the information outlined above and can be checked regularly for the most up-to-date information -

<https://www.desjardinslifeinsurance.com/en/faq/faq-group-insurance-coronavirus>

We realize you may already have support through the mill's Employee Assistance Program so you may or may not wish to access this additional service.

Items to note from Pacific Blue Cross

Acceptance of Virtual Paramedical Practitioner Claims

Your group health plan with Pacific Blue Cross accepts eligible claims for the following health services being delivered virtually (digital, virtual and tele-health care solutions).

- Registered counselling
- Psychological services
- Naturopathic services

As of March 24, 2020, Pacific Blue Cross will allow the following additional practitioners delivering digital, virtual or tele-health care for the period of three months until June 24, 2020.

- Physiotherapy*
- Chiropractic services*

* Until June 24, 2020 for subsequent treatments only that indicate "Tele-health" on the receipt, and meet the compliance and direction outlined by the College. [Full details](#)

For more information, please refer to <https://www.pac.bluecross.ca/covid19>

30-Day Supplies for Maintenance Drugs

With the emergence of the COVID-19 crisis, the Canadian Pharmacist Association, like other associations across the country, became concerned about the potential stockpiling of medications and the impact on the overall supply of prescription medication. Therefore, a precautionary

approach was taken to limit quantities of medications to 30-day supplies. Given this, you may have to have your prescription renewed more frequently than usual and incur additional dispensing fees for the time being. We encourage you to give consideration to nearby pharmacies that may be able to offer a competitive dispensing fee. You may access Pacific Blue Cross' Pharmacy Compass to help compare medication prices and dispensing fees across BC. Note that there is also the ability to access your medications through an online pharmacy called PocketPills that partners with Pacific Blue Cross. Other pharmacy chains can offer home delivery also. Please see the link below for more information about the Pacific Blue Cross' pharmacy network. <https://www.pac.bluecross.ca/member-privileges/preferred-pharmacy-network/>

Canada Emergency Response Benefits (CERB)

As you may be aware, the Canadian government is offering the CERB to provide temporary income support to relieve the financial stress for people who have stopped working because of COVID-19. The information below is as of April 15, 2020 and may be subject to change. CERB provides \$2,000 every four weeks for up to 16 weeks.

Eligibility

- All Canadians aged 15 and above who have ceased working due to COVID-19, whether they are EI eligible or not
- Have not received more than \$1,000 before tax for 14 consecutive days in the four weeks prior to application, income includes: employment income, self-employment income, or Provincial or Federal maternity or paternity leave benefits
- In 2019 or in the 12-month period preceding their application has a total income of at least \$5,000.
- Has not voluntarily quit their job but rather was recently unemployed or laid off
- Are employed but not earning more than \$1,000 (before tax) in a 4-week eligibility period
- Sick with COVID-19
- Quarantined or required to self-isolate
- Taking care of a family member who is sick with COVID-19 or required to quarantine/self-isolate
- Parents with children who require care or supervision due to school or daycare closures

Benefit details

- No waiting period
- Paid within 3 days if signed up for direct deposit or 10 days of application by mail
- \$2,000 every 4 weeks (\$500 per week) for up to 16 weeks (4 months)
- Members required to reapply after 4 weeks if still unemployed
- Members who have recently applied for EI benefits will receive this benefit first, no new application is required
- Members who are currently receiving EI benefits will be eligible for CERB benefit after their current benefit has ended (before October 3) if they are still unable to work

CERB is administered jointly by the CRA and Service Canada. You can apply online through CRA My Account or over the phone with an automated phone service.