

CUSTOMER SERVICE March 16, 2020

20-10

Update on claims and coverage for COVID-19

Canada Life is prepared to support you through the COVID-19 (novel coronavirus) pandemic. Health officials stress that the risks remain low for those outside of the affected areas. But we're taking the issue seriously.

During this outbreak, our focus is to continue to serve our customers without interruption and provide a safe workplace for our employees.

Travel to countries that have been affected by COVID-19

The Government of Canada advises avoiding all non-essential international travel, citing fast-moving border restrictions and quarantines. Claims related to COVID-19 that occurred during travel to a country with travel advisory warnings will be assessed like any other claim under your plan. Plan coverages vary, so that's why every claim will be handled on a case-by-case basis.

Your out-of-country coverage covers eligible expenses when you have symptoms from a medical emergency and you need to seek treatment. These include medical evacuation if suitable care isn't available, family assistance, and lodging.

As the risk of quarantine continues to grow for international travel, it's important to know that expenses incurred when you're not experiencing symptoms, whether under quarantine or not, are not covered under Canada Life's standard group plan wording. It's important to review your plan carefully.

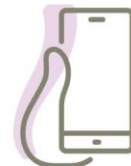
When a city is in lockdown, or has high-level travel advisories, we may not be able to help because officials may refuse our entry. When a country issues evacuation notices, you should follow the protocols issued by the country's authorities, which includes the process for getting help. Typically, assistance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

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

The situation evolves rapidly, and we advise everyone to adhere to the travel advisories and warnings from the Government of Canada.

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Short-term disability (STD) claims related to quarantine

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 start of the quarantine period if you are displaying symptoms consistent with COVID-19, have tested positive, and are unable to work. You simply need to fill out this [form](#) with the employee statement and consent form.

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

Plan coverages vary, so claims will be handled case by case. If you're not at work because of either voluntary or involuntary quarantine, your eligibility will be based on your plan, including its definition of "disability". For example, mass quarantines issued by a health authority or cautionary quarantines issued by an employer would not qualify for coverage. This means that if you have no disabling symptoms, benefits won't be payable. Further, support may be available through the Government of Canada Employment Insurance sickness benefit.

Employment Insurance sickness benefit

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 and placed in quarantine. The one-week waiting period for EI sickness benefits will be waived for new claimants who are quarantined so they can be paid for the first week of their claim. Service Canada's dedicated toll-free support number is 1-833-381-2725 or (TTY) 1-800-529-3742.

Do I need to store extra medications?

The [Canadian Pharmacists Association](#) (CPhA) encourages Canadians to have common, non-prescription medications for cold, fever, and allergies on hand. If you require regular prescription medications, 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.

Go digital

For the fastest processing, send claims through GroupNet for plan members and receive payments directly to your bank account.

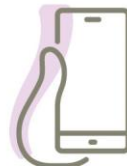
Ongoing service

During this outbreak, our focus is to continue to serve you without interruption, as well as to provide a safe workplace for our employees.

To support this, we've:

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- Eliminated business travel, both domestic and international.
- Cancelled all meetings and events until the end of June.
- Enacted a 14-day self-quarantine in cases of illness and personal travel outside of Canada.
- Increased cleaning in all offices and preventing visitors from entering our buildings.

What if Canada Life employees get sick?

We have a plan for this, too. Many employees are already working from home, and employees from other locations can fill in as needed, if an office is affected. Meetings and business will primarily be conducted with tele- and video-conferencing.

Support for you

If all the media coverage is causing increased stress for you when you're at work, we encourage you to visit [Workplace Strategies for Mental Health](#) where you can get help to support your mental health and safety.

For information, visit [Public Health Agency of Canada](#) or our Canada Life corporate [website](#).

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.

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