



CUSTOMER SERVICE **Oct. 19, 2020**

20-36

## COVID-19 update

**Note: This GroupLine has new information concerning COVID-19. Coverages vary, so check your plan information for coverages applicable under your plan.**

### *Ontario Employment Standards Act, 2000 update*

On Sept. 3, 2020, the Ontario government [announced](#) that the *Infectious Disease Emergency Leave* (IDEL) regulation, which deemed employees who were placed on a temporary layoff due to COVID-19 to be on a job-protected leave of absence, will be extended to Jan. 2, 2021. Therefore, Canada Life has extended all in-force benefit coverage (including in-force disability coverage) to **Jan. 2, 2021** with respect to such employees.

Assuming that the IDEL COVID-19 period (March 1, 2020 to Jan. 2, 2021) is not extended further, any employee on layoff on Jan. 3, 2021 would be entitled to the extension of coverage for temporary layoffs as described under the termination provision section of each plan's specific group contract.

You don't need to do anything, because Canada Life will make the adjustments based on a report listing all employees currently on IDEL.

If you have questions, your Canada Life representative can help.

### Premium payment reminder

We thank you for staying on top of premium payments. To avoid claims disruptions, it's important that these payments are made by the date on your bill. If you're paying by cheque, please allow enough time for mail delivery, and consider that mail delivery during the pandemic can be unpredictable. The best and most reliable option is to use [pre-authorized debit](#). Please reach out to your Canada Life service representative to set this up. It's quick and will ensure accurate and timely payment.

It's important that when submitting payments (including premiums, claims and expenses, service billings) a completed remittance form or copy of the first page of the billing statement must be included with payment. These details help us process your payment quickly. Cheques received without a remittance can mean delays, and in some situations, could affect account status.

# GroupLine

News and updates for advisors  
and plan sponsors



## Waiting period changes for short-term disability (STD)

In March 2020, we waived the waiting period for COVID-positive cases for STD, to encourage members to prevent the spread of COVID-19.

The Government of Canada implemented alternative support programs for Canadians to extend additional COVID-19 relief and provide wage loss replacement through the EI program. These new programs are effective from Sept. 27, 2020 for one year.

The three new programs are:

- Canada Recovery Benefit
- Canada Recovery Sickness Benefit
- Canada Recovery Caregiving Benefit

The Canada Recovery Sickness Benefit (CRSB) will provide temporary income replacement (up to two weeks) for individuals unable to work because they are sick or must self-isolate due to COVID-19. The new CRSB will not have a waiting period. Plan members can apply for this benefit if there is a waiting period for STD benefits.

**What does this mean?** We'll no longer waive the waiting periods for COVID-19 positive claims with a date of disability of Sept. 27, 2020 or later. All standard contractual waiting periods will apply.

## Go digital

For the fastest processing, consider using digital options for enrolment, billing, and claims instead of paper processes, such as GroupNet for plan administration (GNPA). If you're not set up on GNPA, your Canada Life representative can help.

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