

# The benefits of being with People

Important news and updates for plan members

## Coronavirus disease COVID-19 outbreak - update #2

People Corporation is closely monitoring developments related to the novel coronavirus (COVID-19) and its potential impacts in Canada.

Since our last update we've seen the following changes:

- On March 16, Prime Minister Trudeau announced additional measures in efforts to stop the spread of COVID-19 including:
  - Canada will bar entry to travellers who aren't Canadian citizens or permanent residents excluding: air crew, diplomats, immediate family members of citizens and, for the time being, U.S. citizens
  - Individuals who display symptoms won't be allowed to board flights to Canada. Air operators will be required to complete a basic health assessment of every passenger based on guidelines from the Public Health Agency of Canada
  - As of March 18, international flights will be permitted to land at only four of Canada's international airports: Montreal, Toronto, Calgary and Vancouver, in order to enhance screening.
- On March 13, the Government of Canada released an official global travel advisory to avoid all non-essential travel outside of Canada until further notice
- On March 11, the World Health Organization declared the Coronavirus disease outbreak a pandemic
- Prime Minister Trudeau announced \$1B in support to help Canadians cope with the Coronavirus disease outbreak
- The federal government has waived the 1-week waiting period for employment insurance
- Increased confirmed diagnosis of the Coronavirus disease in Canada
- Updated travel health notices from Health Canada

### Current state in Canada

The Public Health Agency of Canada continues to rate the public health risk associated with COVID-19 as low in Canada but noted that the situation could change quickly.

Current statistics on the confirmed number of cases in Canada can be found on the [Government of Canada site](#).

### Travelling outside of Canada

Effective March 13, there is an official global travel advisory to avoid all non-essential travel outside of Canada until further notice.

For those who choose to travel outside of Canada, the Government of Canada recommends that all travellers [register](#) so they can be provided with updates if issues arise. Beyond this advisory, the Public Health Agency of Canada is recommending that Canadians avoid all cruise ship travel.

If you choose to travel we recommend you review safety tips posted on the Government of Canada's [Travel and Tourism site](#) and the [Travel health notices](#) section of the site for current health notices and definitions of travel warning levels.

### Travel coverage under your group benefits plan

If you're travelling, it's important to review your plan member booklet to:

1. See if your group benefits plan includes travel coverage and if it does,
2. Review the information on the emergency travel coverage and trip cancellation/interruption coverage provided under your group benefits plan.

Because of the Government of Canada's official global travel advisory travelling to a destination outside of Canada can impact your travel insurance coverage. Depending on the insurer:

- Trips booked to a destination after an advisory has been announced may not be eligible for medical emergency coverage or trip cancellation/trip interruption coverage
- If you departed on a trip before the travel advisory was issued, your trip interruption coverage may only be in place for 10 days from the date of the travel advisory
- Trips booked for future travel to a destination that has a formal travel advisory or for a cruise may not have emergency medical coverage if the advisory is still in effect at the time of travel
- If you're on a cruise that departed after March 9, the date the Government of Canada issued the advisory to avoid all cruise ship travel, you may not have out of country medical coverage

We strongly recommend that you contact your emergency medical travel provider with questions before you travel. Contact information can be found on your benefits card or on your travel card. If you don't have this information, contact your plan administrator.

### **Short-term Disability coverage**

In light of the current situation, the Canadian Life and Health Insurance Association (CLHIA) has created and distributed a Plan Member Confirmation of Illness Form that's been created specifically for use when submitting a Short-term Disability (STD) claim if the absence is due to COVID-19 disease. The CLHIA has communicated with all insurers in Canada to make them aware of the custom form. All insurers will accept this form to initiate an STD claim.

If you're submitting a STD claim because of COVID-19 disease, complete the form according to the instructions provided on the document and submit it to your insurer. If you're not sure who the insurer of your disability benefits is, contact your plan administrator of the insurer's contact information and address. You can also use claim forms provided by the insurer, but we recommend using the CLHIA form as it's specifically designed for the diagnosis of COVID-19.

The CLHIA is a not-for-profit, membership-based organization that represents 99% of Canada's life and health insurance companies.

[English Plan Member Confirmation of Illness Form](#)  
[French Plan Member Confirmation of Illness Form](#)

### **Employee assistance program**

If your group benefits plan includes an employee assistance program (EAP), you can access their services by connecting with them. The services accessible through an EAP provide an effective way help you cope with stressful situations, and proactively address a variety of issues. Your EAP contact information is provided in your plan member booklet.

### **Global markets and your group retirement plan**

Over the last two weeks, global markets have experienced a significant impact due to the global COVID-19 pandemic, global trade, and an oil price shock. This has caused concern about the impact on retirement and savings programs. Our regular [Market Updates](#), the latest as at provide information on recent happenings, the impact on global markets, and insights plan members should consider in the short and long term. Given the current pace of change we're updating our site frequently. Check back on our website regularly for our most recent updates.

### **For more information**

If you have questions, please contact your benefits plan administrator.

The content of this publication is provided to People Corporation plan sponsors for informational purposes only. It is not intended to be legal or tax advice. The content of this publication is based on information available at the time of publication, which is subject to change. Efforts have been made to ensure the accuracy of the information contained in this publication. However, it may contain errors or omissions or become out of date following publication. Consult your advisor or benefits consultant for more information specific to your circumstances.