



WIEGERS

FINANCIAL & BENEFITS

LIVE WELL/WORK WELL MONTHLY NEWSLETTER

APRIL 2020



At Wiegiers Financial & Benefits,

We are closely monitoring information from provincial, federal, and global health authorities and governments and adapting to the changing nature of the pandemic as new information comes to light.

As new information and guidance is provided by world health authorities, we will provide updates on any changes to operations and how to communicate with us.

For frequently asked questions, including Self-assessment tools, EI Information, Disability coverage and Travel questions:

Please note...We encourage you to check out the information and links provided, keep in mind that the information is subject to change.

Please visit the COVID-19 SUPPORT RESOURCE LIST links:

[Saskatchewan changes rules around sick leave to provide unpaid leave for workers during COVID-19](#)

[Saskatchewan Coronavirus Update](#)

<https://sreda.com/covid-19/>

Public Health Agency of Canada facts on Coronavirus Employment Insurance (EI) sickness benefits provide up to 15 weeks of income replacement and is available to eligible claimants who are unable to work because of illness, injury or quarantine, to allow them time to restore their health and return to work.

Canadians quarantined can apply for Employment Insurance (EI) sickness benefits.

The Work-Sharing program is implementing temporary special measures to support employers and employees affected by the downturn in business caused by COVID-19. For more information on Work Share Visit: <https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html>

<https://www.cbc.ca/news/canada/apply-emergency-benefits-1.5501977>

[Federal government fiscal stimulus package in response to COVID-19](#)

Coronavirus disease (COVID-19) – Employment and Social Development Canada

<p>LAI D OFF DUE TO WORK CLOSURES? Who qualifies for EI? Whether you qualify for EI will still depend on your specific situation, such as regional rate of employment, and the number of hours. The government recommends people apply as soon as possible to find out if they qualify; waiting more than four weeks after your last day of work means you could lose access to those benefits. To receive regular EI, you must have lost your job through no fault of your own, including lay-offs. EI sickness benefits include being unable to work because of illness or quarantine. The one-week waiting period for sickness benefits will be removed for those who have been told to self-isolate or quarantine, meaning applicants can be paid for the first week of their claim. If approved, the maximum amount paid out for EI is \$573 a week.</p>	<p>LAI D OFF AND INELIGIBLE FOR EI? For those who don't qualify for EI and don't have access to paid sick leave, the federal government is introducing the Emergency Care Benefit, which will provide workers who have to stay home with money comparable to EI payments on a bi-weekly basis, for a period of 14 weeks. This applies to people who fall ill, people who've been placed in quarantine or have to self isolate. It also applies to those who have to take care of a family member with COVID-19 but who fail to qualify for EI. The Emergency Care Benefit provides up to \$900 every two weeks for up to 15 weeks, to those affected by COVID-19. It's intended for those who don't qualify for EI, can't go to work and don't have paid sick leave.</p>
<p>UNABLE TO WORK DUE TO SELF-QUARANTINE? Apply for EI Sickness benefits. You will need to qualify for hours in the last year, you do not need a ROE or Sick note to qualify. The one week period has been waived.</p>	<p>SELF-QUARANTINED AND INELIGIBLE FOR EI? For those who don't qualify for EI (including self-employed) and don't have access to paid sick leave, the federal government is introducing the Emergency Care Benefit (same as above).</p>
<p>How do I apply? To apply for EI benefits, you can visit the website. Afterwards, you can apply to have the one-week waiting period waived by calling the government's toll-free number at 1-833-381-2725, or teletypewriter at 1-800-529-3742. It is also possible to apply online https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html</p>	<p>UNABLE TO WORK DURING SCHOOL CLOSURES? Parents with children who require care due to school closures can apply for the Emergency Care Benefit. The Emergency Care Benefit provides up to \$900 every two weeks for up to 15 weeks, to those affected by COVID-19. It's intended for those who don't qualify for EI, can't go to work and don't have paid sick leave.</p>

Short Term Disability coverage

Four scenarios: With or Without Short-Term Disability Coverage

1. Diagnosed (positive COVID-19 test), symptomatic and disabled
2. Symptomatic but has not been tested for COVID-19
3. No symptoms but told to quarantine by a government or a healthcare professional
4. Laying off Employees due to lack of business or Government imposed closures

For answers to these questions, please read: <https://www.wiegers.ca/wp-content/uploads/2020/03/Possible-coverage-scenarios-during-COVID-19-1.pdf>

Please check also with your Benefits Provider regarding Short Term Disability coverage if you or your employee has symptoms and/or tests positive for COVID-19.

Sunlife: [sunlife.ca/advisor/covid19](https://www.sunlife.ca/advisor/covid19)

https://www.wiegers.ca/wp-content/uploads/2020/03/COVID_Member-comm_ENG_FINAL.pdf

Manulife: https://www.manulife.ca/content/consumer-portal/en_CA/business/news/group-benefits-news/coronavirus-precautions.html

SK. Blue Cross: <https://www.sk.bluecross.ca/covid-19-information>

Canada Life: <https://www.canadalife.com/about-us/how-canada-life-is-supporting-you-during-covid-19.html>

Chambers of Commerce: https://www.wiegers.ca/wp-content/uploads/2020/03/CH_COVID19_complete_e.pdf

PLEASE NOTE, THAT AS THE EMPLOYER YOU MUST NOTIFY YOUR GROUP BENEFITS PLAN PROVIDER OF ANY EMPLOYEE LEAVES OR LAY OFFS DURING THIS TIME. NOT ALL BENEFITS CAN BE EXTENDED AND IN SOME CASES PRIOR APPROVAL MAY BE REQUIRED.

Travel Coverage

Remind employees to check for their travel coverage with your Benefits Provider; and who to contact in the event they have a particular question around their travel insurance.

Insurers confirm continued out-of-country health insurance coverage for commercial trucking

industry https://www.clhia.ca/web/clhia_lp4w_Ind_webstation.nsf/page/CFEEDC1596D8CBEB85258530006AC333!OpenDocument

Manulife: [frequently asked questions](#)

Canada Life: <https://www.canadalife.com/about-us/how-canada-life-is-supporting-you-during-covid-19.html>

Canadian snowbirds told to come home as some insurers warn medical insurance will be restricted <https://www.cbc.ca/news/politics/trudeau-travellers-stranded-abroad-1.5500688>

<https://travel.gc.ca/travelling/advisories>

Can't get out to get your medication? Costco Pharmacy prescriptions by mail offers an easy and cost-effective way of ordering your prescription medications.

Prescriptions and medication refills can be ordered online at [Costcopharmacy.ca](https://www.costcopharmacy.ca), 24 hours a day. Your order will be delivered to your home via Canada Post Expedited Parcel™.

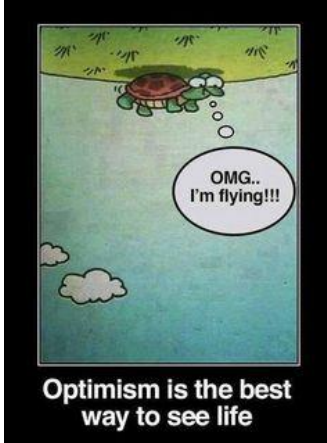
Shipping is FREE and you will receive your prescriptions in three to five business days.

IMPORTANT TIPS....

The right benefits plan will help you look after your most valuable resource (your employees) *and* it will help keep them happy and productive, which is necessary for the success of your business. That being said, there's more to benefits than your benefits plan itself. Here are a few things to consider: Does your company have a policy in place that clearly defines how long you will continue to provide Health and Dental benefits to employees on disability leave? If you don't, please read [this](#).

Your employees may need more life insurance than what is provided through your group benefits plan. [GoLife Term Life Insurance](#) is a great option for your employees to supplement their group life insurance with personal insurance.

Your employees also have the option to protect themselves from loss of income caused by a critical illness. [Critical Illness Insurance](#) can be a financial lifesaver



Emotional Well-Being during the COVID-19 Pandemic

Practical skills to cope with the anxiety, talking to your children, and tips for you and your family

Please watch this video:

<https://vimeopro.com/user65099910/emotional-well-being-covid-19>

<https://vimeopro.com/user65099910/talking-with-your-child-coronavirus>

Considerations around employee safety, privacy, leave during the coronavirus crisis

Kelsey Rolfe | March 16, 2020

As employers prepare to prevent against the spread of the coronavirus, issues of workplace and public safety will likely take precedent over privacy concerns.

Employers have duties under provincial occupational health and safety laws to take all reasonable precautions to protect workers, communicate information about potential hazards and train employees on how to deal with them — but they also have the right to run their businesses. For more on this article please read: [Considerations around employee safety, privacy, leave during the coronavirus crisis](#)

[Employers moving to remote work to help 'flatten the coronavirus curve'](#)

[How are Canadian pension plans responding to coronavirus?](#)

<https://www.vox.com/science-and-health/2020/3/18/21184992/coronavirus-covid-19-flu-comparison-chart>

[COVID-19: Top Legal Considerations for Organizations - MLT Aikins - Western Canada's Law Firm](#)

For HR resources, please contact our partners:

Gary Mearns, MBA, CPHR at **GMA Consulting**
(306) 370-0399

Hanif Hemani-President, **HMG Inc.**
Managing Director, **Express Employment Professionals**
236 3rd Avenue South, Saskatoon, SK, S7K 1L9 306-664-1441
www.expresspros.com/saskatoonsk

April Events.....



CELEBRATE NATIONAL EMPLOYEE BENEFITS DAY ON APRIL 2, 2020

In celebration of Employee Benefits Day, the International Foundation wants to help you perk up your perks this year and beyond. Take advantage of the following tools and resources to explore what might work best for you and your participants.

<https://www.ifebp.org/aboutus/nebd/Pages/default.aspx>



INTERNATIONAL DAY OF PINK -APRIL 8, 2020 IN THE WORLD

The International Day of Pink is a Canadian anti-bullying event-The day started when David Shepherd and Travis Price saw a student being bullied in their high school in Nova Scotia and supported the student by getting everyone at school to wear pink in support of him. The initiative inspired youth at Jer's Vision who founded The International Day of Pink, an effort to support their peers internationally with resources and ways to make their schools safer. www.cute-calendar.com

<https://www.dayofpink.org/en/home>



EARTH DAY 2020-APRIL 22, 2020

The theme is climate action. What can I do?

Shop LocalVisit a local farmers' market. Not only will you be supporting growers in your area, but buying local helps save transportation energy and fossil fuels. Start a community garden.



ADMINISTRATIVE PROFESSIONALS DAY-APRIL 22, 2020

Administrative Professionals Week — the last week of April — is devoted to celebrating the office's treasured administrative staff.

Please take care, and contact us should you wish to discuss your concerns.

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