

BENEFITS IN THE NOW

What employers need to know NOW about group benefits in the pandemic

UPDATES

SOLUTIONS

REMINDERS

April 8, 2020



Employers are facing unprecedented challenges in the face of COVID-19.

Benefits In the Now is a resource to help them stay on top of how the pandemic is impacting group benefits, EI and more, and what they can do to help come out on top.



WIEGERS
FINANCIAL & BENEFITS

KEY UPDATES

LAYOFF EXTENSIONS

Good news in a very challenging time: most insurance carriers have now lengthened the extension dates for Disability Insurance, most commonly to 90 days, to better protect employees who have been temporarily laid off because of COVID-19.

LAYOFFS RELATED TO AN ROE RETURN-TO-WORK

A critical date is the return-to-work (RTW) date recorded on an employee's ROE when laid off.

In order to minimize or eliminate the gap in coverage and best protect your employees should they fall ill or get injured while on layoff, it is important to ensure that the RTW date does NOT extend beyond what your group contract allows for extension of Disability coverage while on temporary layoff.

For example:

If your employee is laid off April 1st and your group insurance plan now provides for a 90 day extension of Disability Insurance coverage, consider a return to work date of no later than June 29th. This will ensure that the employee will have no gap in coverage.

If, by contrast the RTW date is past June 29th, the employee will have no coverage between June 29th and his or her actual RTW date. If the employee becomes disabled due to sickness or injury during this gap in coverage, the employee will be ineligible for a Group Disability Insurance claim.

AN ALTERNATIVE TO GROUP DENTAL BENEFITS DURING THE PANDEMIC

Dental clinics are now closed because of COVID-19 except to provide emergency dental services. Given that (1) regular dental services are not available and (2) most businesses are looking to reduce expenses as much as possible during the pandemic, Wieggers Financial & Benefits recommends temporarily suspending your group's Dental plan and replacing it with a [Health Spending Account \(HSA\)](#).

By it, you would provide each employee with a pre-determined amount of cash (e.g. \$500) each year that he or she could apply to the cost of emergency dental services only (treatment of an abscess, damaged caps or bridgework, infection, etc.) for the employee or a dependent. Please [contact us](#) for more information.



KEY UPDATES

THURSDAYS LIVE WEBINAR ABOUT GROUP BENEFITS IN THE PANDEMIC

Employers are facing unprecedented challenges, including as it concerns group benefits, EI, and more. Join us on [Facebook](#) every Thursday morning at 11:00 for a live Q&A webinar about the ever-evolving latest!

**THURS
DAYS
LIVE**

**JOIN US FOR THE
EVER-EVOLVING
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**SEARCH WIEGERS
FINANCIAL &
BENEFITS**



If you miss a live webinar, you can view the recorded webinar on the [Wiegers Financial & Benefits website](#). Please remember, though, that developments are happening quickly so information in recorded webinars is not guaranteed to be current.

GROUP BENEFITS FAQs: A PRIVATE FACEBOOK GROUP

Looking for a private online group where you can ask benefits-related questions, chat with other employers and managers about their experiences, and ask for advice?

Wiegers Financial & Benefits' new private Facebook group- [Group Benefits FAQs](#) - is the place! Simply ask to join; we'd love for you to join us!



KEY UPDATES

TELEMEDICINE DURING THE PANDEMIC

Telemedicine is on the uptake in a significant way. In light of limited options to provide direct personal care during the pandemic, many practitioners (e.g. psychologists, physiotherapists, speech therapists, etc.) are now providing care virtually. Wiegiers Financial & Benefits will continue to provide updates about providers who can be accessed virtually.

One such provider is Wello, a telemedicine provider that enables your employees to skip the wait and travel time to see a healthcare professional by enabling them to *speak* with one over the phone or video chat from anywhere in Canada. Its team of in-house clinicians helps employees skip the line at the doctor's office when they need quick access to:

- Medical diagnosis
- Prescriptions and requisitions
- Specialist referrals
- Mental health support
- Chronic illness management and prevention



A significant price discount is available when Wello is purchased through Wiegiers Financial & Benefits. Whether you are an individual or family looking to purchase Wello yourself, or you are an employer looking to provide it to each of your employees, please visit <https://info.wello.ca/consumer-sign-up-discount> and enter the discount code "wellodiscount2020".

OPTIONS IN LIGHT OF GROUP BENEFIT PLAN TERMINATIONS

An increasing number of businesses have no choice but to terminate their group benefit plans because of financial hardships caused by the pandemic. If you are a business owner in this difficult situation, or if you know someone who simply wants or needs additional coverage, there are alternative options available.

Most group insurance carriers provide employees with the option to convert their group Health and Dental coverage to an individual plan with no interruption in coverage and no medical questions asked. However, *the conversion MUST be made within 60 days of the loss of group coverage.* Please check with your group insurance carrier to learn of the options available there, or visit [Saskatchewan Blue Cross](#).



Saskatchewan Blue Cross also offers Health and Dental plans to individuals and families who do not have, or did not recently lose, group coverage. In these cases, coverage is not guaranteed and medical evidence will be required but applications can be made easily.



KEY UPDATES

INFORMATION ABOUT GOVERNMENT ASSISTANCE PROGRAMS FOR BUSINESS

The Canadian Business Resilience Network and the Canadian Chamber of Commerce, in partnership with the Government of Canada, have a terrific website with information about most, if not all, of the government assistance programs for business. Learn more [here](#).

PRESCRIPTION DRUG REFILLS: 30-DAY SUPPLY LIMITATION?

Although most group insurance carriers are continuing to cover 90-day prescription refills, that will likely soon change. The Pharmacy Association of Saskatchewan is advising against the stockpiling of medications in large quantities as it is unnecessary and could lead to drug shortages. Learn more [here](#).

NOTEWORTHY REMINDERS

DON'T FORGET THAT:

- Most insurance carriers are helping to ease the burden by deferring monthly premium payments for up to 60 days, as well as deferring May, June and in some cases, July renewal rate increases, for up to two months.
- When doing a temporary layoff, please ensure that the income recorded on an employee's ROE is the same as the income recorded to insurers for billing purposes. It's important on the one hand to avoid having the employee pay for a higher benefit than he or she is eligible to collect, and it's important on the other hand to ensure that the employee has as much coverage as he or she is eligible to receive.
- PLEASE communicate to your employees the importance of having a current Saskatchewan Health Card. If they don't, it raises the risk that an employee might not be fully covered - if at all - through your group plan.
- Employers must offer benefits to all employees on layoff. Groups must be based on a bona fide employment-based classification, and all similarly situated employees in a particular group must be treated the same.

Thank you!

Stay well, stay safe, and stay optimistic!

