

BENEFITS IN THE NOW

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

UPDATES

SOLUTIONS

REMINDERS

June 10, 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 them in terms of group benefits, government benefits, risk management, Human Resources and more, and what they can do to help come out on top.



WIEGERS
FINANCIAL & BENEFITS

KEY UPDATES

LOSS OF DISABILITY COVERAGE

It could be that employees who have been laid off will not return to active work for a while yet. Depending on your group insurance carrier, disability benefits typically terminate after 60 - 90 days. Make sure your employees understand that if they don't return to work within your carrier's time frame, they will be without this coverage while off work. However, when they return to active employment, coverage should resume immediately if they have not been off work for more than six months.

Please note also that it is critically important you let your group insurance carrier know immediately upon - or even before - an employee's return to work to help ensure a seamless resumption in coverage.



MINIMUM HOURS REQUIREMENTS DURING COVID-19

Some group insurance carriers are permitting employees to remain on the plan if they are only temporarily working less than the minimum hours required to be eligible for the plan. If the temporary layoff goes longer than anticipated and the business does not have a firm date for hours to increase back to normal, the employees should be removed from the plan. If you want to remove someone not working the minimum hours, you need to submit a change request to have the employee terminated. Please review carefully the information you will have received from your insurance carrier.

IF A LAYOFF BECOMES PERMANENT

Unfortunately, the economy may be slower to recover for your business than you had hoped. If you need to move a temporary layoff to a permanent one, there are a few things you need to know:

- Employees deemed to have been terminated are entitled to pay in lieu of notice calculated from the original date on which they were laid off.
- If any employees have been scheduled to return to work but do not actually return, they are considered resigned.
- In both situations, you can still send the former employee information on purchasing their own individual Life insurance, and Health and Dental benefits. If the employee is being removed from a group benefits plan, the conversion benefits will be guaranteed with no medical evidence. **Our Layoff Toolkit includes template letters to use for the termination and conversion of benefits. If you are a client, please ask our team for help on this if necessary.**



KEY UPDATES

MINIMUM WAGE INCREASING

Beginning October 1, 2020, the minimum wage in Saskatchewan will increase from \$11.32 per hour to \$11.45 per hour. Make sure that when it happens, you adjust any applicable salaries with your group insurance carrier as it may affect income-based benefits.

WIEGERS WELLNESS PARTNERS REOPENING UPDATES

As we move to the next phase of re-opening the economy, many of our Wiegiers Wellness Partners have now expanded service beyond online shopping.

Please click [here](#) for details, and please support local!



SOLUTIONS

MENTAL HEALTH SUPPORT

The April 6, 2020 Edition of Benefits Canada includes an article entitled "[81% of Canadians Say Coronavirus is Negatively Affecting Their Mental Health](#)", and for so many reasons, it's not difficult to understand why. Fortunately, most group insurance carriers are offering both financial and mental health resources for their benefit clients and employees - and for free. Please ensure that you pass along to your employees any information you receive from your carrier as it could provide much-needed help.

EMPLOYEE ASSISTANCE PROGRAMS

An Employee Assistance Program (EAP) is a group benefit that assists employees with personal and/or work-related problems that may impact their job performance, health, mental, and emotional well-being.

LifeWorks by Morneau Shepell is the world's leading EAP, and is Wiegiers Financial & Benefits' provider of choice. The LifeWorks EAP is designed to help your employees manage and prevent challenges so they stay healthy at work and home. What's more, it all comes to life on the first total well-being platform to go with a preventative and proactive service delivery. **We have special block pricing that makes this EAP one of the best on the market for the price we are able to offer. Please contact us to learn more.**



LifeWorks
by Morneau Shepell

GROWING YOUR CORPORATE CULTURE WHILE WORKING REMOTELY

If any part of your team is working remotely, you've likely had some new challenges with keeping the trajectory of your corporate culture pointing north. Just last week, we completed a fun and engaging team-building activity that each team member participated in from home, and that further helped bring our team together while working apart. We're sharing it with you now in case you're looking for ways to help your team in a similar way.

We launched a remote Scavenger Hunt that spanned four weeks, and that involved each team member gathering items (mostly) from home. It was SO much fun! If you do it with your team too, please let us know!



LIVE WEBINARS

THURSDAYS LIVE, JUNE 11TH **REDEFINING THE BENEFITS LANDSCAPE THROUGH COVID-19** **AND BEYOND**

Join Deb Wieggers as she talks with Michael Carss of Saskatchewan Blue Cross about how the crisis has impacted benefits, how group insurance carriers have had to pivot to help, and predictions for how benefits will be impacted moving forward. Please join us!

Please join us! Register [here](#).

THURS **DAYS** **LIVE**

THURSDAY, JUNE 11TH
AT 11:00

SEARCH WIEGERS
FINANCIAL & BENEFITS
ON FACEBOOK



REDEFINING THE BENEFITS
LANDSCAPE THROUGH COVID-19
AND BEYOND

FEATURING SPECIAL GUEST
MICHAEL CARSS,
ACCOUNT EXECUTIVE WITH
SASKATCHEWAN BLUE CROSS



LIVE WEBINARS

FRIDAY, JUNE 12TH

EMPLOYEE BENEFITS: ANSWERS TO QUESTIONS YOU DIDN'T KNOW YOU NEEDED TO ASK

If you're a plan administrator or involved in any way with managing your company's employee benefits plan, you likely know there's a lot more to the role than meets the eye. Join us this Friday morning at 10:30 for a live webinar where Matt Hill and Renee Chyz-Viau will share FAQs about benefit plans, and what you can do to most effectively manage your plan and provide support to the employees that are so important to your company's success.

Please join us!

Join Zoom Meeting:

<https://us02web.zoom.us/j/82460326084?pwd=MVc5NzhtVkRYbWsrWFRzRURldzZmUT09>

Meeting ID: 824 6032 6084

Password: 798069

**EMPLOYEE BENEFITS:
ANSWERS TO
QUESTIONS YOU
DIDN'T KNOW YOU
NEEDED TO ASK**

**FAQS ABOUT EMPLOYEE
BENEFIT PLANS AND
RENEWALS**

**LIVE WEBINAR
JUNE 12, 2020 AT 10:30 A.M.**



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



NOTEWORTHY REMINDERS

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?

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



OUR LAYOFF TOOLKIT IS NEWLY EXPANDED

Layoffs are an unfortunate reality for many employers during this crisis. Wiegiers Financial & Benefits' Layoff Toolkit provides you information and templates to help you during this challenging time. If you haven't yet received it, please let us know.

Watch soon for our Onboarding Toolkit!



PLEASE REMEMBER...



Thank you!
Stay well, stay safe, and stay optimistic!

We share this information with our clients and friends for general informational purposes only. It does not necessarily address all of your specific issues. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues and application of these rules to your plans should be addressed by your legal counsel.

