
MEMBER GUIDE FOR **COVID-19**

MARCH 27, 2020



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Assumption Life Business Continuity Plan

A message from our executive team

As the World Health Organization (WHO) has recently increased the global risk assessment of COVID-19 to a pandemic, we think it is important to inform you of the actions we are taking to continue our services and to support our partners, advisors, employees and clients.

In order to minimize the load on our health system and reduce the impact on business activities, we are proposing meaningful initiatives to ensure continuity of our operations and valuable support to you and your teams. While this may translate into some changes in the ways we operate, it will not reduce our capacities to serve your business, advisors and clients.

The COVID-19 situation changes daily. Therefore, we advise you to stay informed and follow the recommendations of the government and health authorities. Effective immediately, we are suspending all business travel and are asking that all meetings be held via phone or video conferencing.

In order to prevent business interruptions, our employees are working remotely. Our dedicated sales and service team members are also all available to conduct our marketing, sales and promotional activities by answering your requests by phone and email, as well as by video conferencing.

Furthermore, we wish to reiterate that Assumption Life has been a pioneer in establishing a fully digital process for more than 10 years and independent organizations have recognized our powerful capability to attract, convert and service clients coast to coast.

Assumption Life takes this situation very seriously. We will continue to monitor the progression of COVID-19 and provide regular updates as required.

Is Assumption Life open for business?

Yes, we remain open for business. In order to minimize the burden on our healthcare system and reduce the impact on our business activities, we are proposing significant initiatives to ensure the continuity of our operations and the service to our valued clients.

This may result in some changes in the way we operate, but it will not reduce our ability to serve you.

While our company remains open, the reception desk at our office at 770 Main Street in Moncton is temporarily closed while our teams are called upon to telework for an indeterminate period of time.

However, our teams remain available to serve you.

Can I bring documents to Assumption Life?

Although we are open, we have put in place a number of initiatives to protect the health of our employees. Assumption Life takes the situation regarding the spread of COVID-19 very seriously and is closely following the government's and public health authorities' recommendations.

We want to avoid the spread of the virus in order to minimize the burden on our health care system and reduce the impact on our business activities, while ensuring the continuity of our operations so that we can continue to serve our valued clients.

Email: Group@assumption.ca

Can I still get insurance?

There is no change for clients with insurance – benefits are maintained and our policies remain unchanged.

For any client wishing to purchase a new individual product (life, disability or critical illness insurance) that has recently travelled outside of Canada, we will consider the application, subject to complete underwriting. Each situation will be assessed on a case-by-case basis.

If a client intends to travel to a high-risk country within the next 12 months, the application for a new product will be deferred until the client returns and will be reviewed again at that time.

I have investments with Assumption Life, what should I do?

Periods of extreme market volatility can be a cause for concern, but it is important to remember that the benefits and guarantees of segregated funds are designed for situations such as the one we are currently experiencing.

At Assumption Life, we invest in your success. Our teams are at your disposal to keep you informed of market developments during these difficult times.

If you have any questions specific to your account, we invite you to contact us at 1 (888) 577-7337 or send us an e-mail at placements.retraite@assumption.ca.

Travel Insurance

Are members covered if they decide to travel in a country where there is a no travel advisory by the Canadian Government?

Emergency medical expenses incurred while travelling outside of Canada are normally reimbursed by travel insurance, according to the terms and conditions of the participant's Group Insurance Plan. During this COVID-19 pandemic, the border is closed to all non-essential travel to any country.

However, please take note of the following:

- You can contact our travel provider at 1-877-875-3166 for any questions regarding your travel insurance coverage outside of Canada before you leave.
- We encourage you to consult the Government of Canada site at <https://travel.gc.ca/travelling/advisories> for up-to-date information.

Am I covered if I catch COVID-19 while on vacation?

Emergency medical expenses incurred while travelling outside of Canada are normally reimbursed by travel insurance, according to the terms and conditions of your insurance policy.

You can contact us at 1-877-875-3166 before your departure if you have any questions about your travel insurance coverage outside of Canada.

Will travel insurance continue to cover the commercial trucking industry?

As per the news release from the CLHIA on March 19, 2020, the insurance industry has taken position that out-of-country medical coverage for commercial truckers will continue uninterrupted. Please follow the following link for the full news release:

https://www.clhia.ca/web/clhia_lp4w_lnd_webstation.nsf/page/CFEEDC1596D8CBEB85258530006AC333!OpenDocument

What if my travel insurance provider is not proactively responding to my requests?

Please note that travel insurance providers are experiencing a higher volume of calls than normal; however, they have activated their contingency plan to meet the needs of insureds.

According to the CLHIA's news release on March 17, 2020, travel insurance providers are being instructed to prioritize calls from insureds who are abroad and needing immediate assistance. Please follow the following link for the full news release:

https://www.clhia.ca/web/clhia_lp4w_lnd_webstation.nsf/page/817A473A27BACFA98525852E0069FB9B!OpenDocument

Who should members contact if they have specific questions about coverage?

For questions about specific situations not covered in this document, we recommend that members contact our travel insurance provider Assistel:

For immediate help in case of emergency, please call/
Pour obtenir de l'aide immédiate en cas d'urgence, veuillez appeler :

In Canada and in the U.S., toll free/
Au Canada et aux États-Unis, sans frais : **1-877-875-3166**

Worldwide, by calling collect/
Ailleurs dans le monde, à frais virés : **514-875-3166**

Does travel insurance pay in the case of Quarantine?

Medical expenses incurred during quarantine, inside or outside the country, will be reimbursed as usual according to the provisions of your Group Insurance contract.

Trip Cancellation Insurance

When does trip cancellation insurance pay for a cancelled trip?

There are four situations where trip cancellation insurance covers expenses. Please see below our standard contract wording:

1) Events that could give rise to a reimbursement

Trip cancellation insurance allows the insured to be reimbursed for amounts paid in advance or certain additional charges resulting from a trip being cancelled or interrupted due to the following events:

- a. Illness, accident or death of the insured or a member of his or her family.
- b. Illness, accident or death of a travel companion or member of the travel companion's immediate family; if several people are travelling together, only three insured individuals may use this reason to receive benefits for themselves and for dependent children accompanying them.
- c. Death or hospitalization of a business partner, a key employee or the host at the destination; a key employee is an employee or a franchisee who plays an essential role in the operation of the company he or she works for, along with the insured, and whose absence puts the company's main activities at risk.
- d. Quarantine of the insured or travel companion.

If a member decides to cancel their travel plans as a preventative measure, does trip cancellation insurance compensate the member?

No, unfortunately, this situation is not covered by trip cancellation insurance.

What if a member decides to cancel their travel plans following the announcement of the Government of Canada of a no travel advisory outside of the country?

Unfortunately, this situation is not covered by trip cancellation insurance.

If an member returns to Canada and must be in quarantine for 14 days, will trip cancellation insurance cover the cost of a second trip that must be cancelled?

According to the contract, trip cancellation insurance is applicable if the insured is quarantined.

If an member returns to Canada and is placed in a preventative quarantine for 14 days, will trip cancellation insurance cover the cost of a second trip that must be cancelled?

Yes, if the member is in preventative quarantine, the situation does qualify for trip cancellation insurance. The member will need to provide documents showing the previous trip and the documents detailing the trip that is to be cancelled.

Who should members contact first if they need to cancel their trip and want to be reimbursed?

For immediate help in case of emergency, please call/
Pour obtenir de l'aide immédiate en cas d'urgence, veuillez appeler:

In Canada and in the U.S., toll free/
Au Canada et aux États-Unis, sans frais : **1-877-875-3166**

Worldwide by calling collect/
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Short-Term Disability Insurance

When should members apply for STD vs EI?

All insurers are in constant communication to develop an industry standard in collaboration with the CLHIA. As of a March 17, 2020, meeting, the following positions were agreed upon by all insurers:

1. **Diagnosed (positive COVID-19 test), symptomatic and disabled:** Assumption Life will waive the waiting period completely, regardless of policy/hospital position. This would also be the case if there were no symptoms but a test was positive. The idea is that these individuals should be out of the public for 14 days. A specific form has been created by CLHIA and adopted by all insurers.
2. **Symptomatic, but have not been tested for COVID-19:** A waiting period would apply (normal contractual implications) if they are not able to work at home and found to be disabled.
3. **Asymptomatic, but told to self-quarantine by a government or a healthcare professional:** They are to work from home if they can; if not, STD does not figure in this scenario. This is where EI benefits should be accessed.

What if members are returning from travel and must self-quarantine based on Public Health's recommendations?

Ideally, members would have access to work from home. If members do not have access to work from home and do not have any symptoms that would prevent them from working, they need to apply for EI benefits. STD does not cover this situation.

What if members are asked to self-quarantine because of a positive COVID-19 test but are not showing any symptoms?

If a member is diagnosed with a positive COVID-19 test, Assumption Life would waive the waiting period for STD completely. The idea is that these individuals should be out of the public for 14 days.

What if members are at risk because of their medical condition, and they have chosen to self-isolate as a preventative measure and cannot work?

If members do not have access to work from home and do not have any symptoms that would prevent them from working, they need to apply for EI benefits. STD does not cover this situation.

What if members are experiencing cold/flu-like symptoms, but have not travelled?

If members are symptomatic but have not been tested for COVID-19, the waiting period would apply for STD benefits if the members are found to be disabled according to the Group Insurance contract.

How do members submit a claim if they are affected by COVID-19?

Assumption Life requires documentation to support an absence. A specific form has been created by CLHIA for employees affected by COVID-19. This form can be requested from: lifedisability@assumption.ca. Members can fill out the form and return it to Assumption Life for evaluation at lifedisability@assumption.ca. The form was developed by CLHIA to prevent the affected members from being out in the community and creating additional pressure on the healthcare system.

How long does the claim adjudication process take?

Our standard levels of service are that a decision is made within 5 business days of all the information being received by our Case Manager.

How soon will employees receive a STD benefits payment?

Once approved, the payment will be issued by electronic funds. In general, a process is completed within 24 hours.

Can members with STD coverage apply for EI?

Yes, members with STD coverage can apply for EI; however, normal integration rules would apply.

What involvement will Assumption Life have in the members' return to work once approved for STD?

Our regular process would be to make sure that the members are able to return to work. In this case, if they were approved and tested positive, we would make sure that the members tested negative before going back to work.

Layoffs

What information do we need to confirm a layoff?

As per standard procedures, a written note or email from the employer detailing the employees affected and the duration of the layoff is required. It is important that the notice comes from the employer, not the employee.

What happens if a member was already approved for STD or LTD?

Benefits would continue to be paid as long as the Case Manager approved that the member is totally disabled.

Who do members contact for any concerns about work situation changes and how it affects benefits?

Members should contact their group plan administrator.

Health and Dental

Can I obtain an early renewal on maintenance drugs?

In general, these requests will be treated the same as when early renewal is required for travel. The pharmacy will need to communicate with the provider for an override.

Currently, most provincial pharmacy associations have imposed a maximum 30 days refill on prescriptions. As other provinces announce directives, these should be followed.

Why do you recommend choosing direct deposit for claim reimbursement?

Due to uncertainties related to the COVID-19 pandemic, Assumption Life strongly recommends that you receive your claim reimbursement payments by direct deposit to your bank account (Canadian accounts only) instead of receiving cheques in the mail.

Rest assured that this method is secure and avoids delivery delays or the potential inconveniences of the COVID-19 situation.