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## Frequently Asked Questions

COVID-19 (Novel Coronavirus) and your Manulife Group Benefits plan

**Notes: The COVID-19 situation is evolving quickly. Please be aware: we are making decisions each day as new information is available. We will endeavour to provide you with updates as soon as possible. Each contract is unique. Your usual Manulife representative is the best person to respond to questions about your specific contract and the coverage it provides.**

### **What measures does Manulife have in place to maintain service in the event of a widespread outbreak of COVID-19?**

Manulife has detailed plans in place to make sure we will continue to serve your needs during events such as widespread contagious illnesses.

Manulife's workforce is equipped to minimize service disruptions caused by localized outbreaks. We have a well-developed work-from-home program. Our work-from-home capabilities help reduce the spread of infectious diseases through person-to-person contact in public, while maintaining Manulife's ability to operate without interruption.

### **Does my Group Benefits contract include coverage to my employees if they catch COVID-19?**

If your Group Benefits plan includes Extended Health Care, COVID-19 would be a recognized illness under that program. For details on what's covered, refer to your specific contract details.

Each contract is unique. Your usual Manulife representative is the best person to respond to questions about your specific contract and the coverage it provides.

### **Is it safe for me/my employees to travel to areas where COVID-19 is being reported?**

Before travelling, you are encouraged to check the [Government of Canada's](#) website for the latest on this developing situation and pay close attention to advice provided by experts.

### **If a vaccine is developed to protect against COVID-19, will the cost be covered by my plan?**

Researchers are working on a vaccine for COVID-19 but it's too early to predict if it will be needed or how it would be made available to the public. Your Extended Health Care contract will indicate if vaccines are a covered expense.

## **What can I tell my plan members?**

We encourage you to share [these tips](#) with your plan members so they can be better informed. These tips will be of interest to everyone, whether they are staying close to home or considering a trip abroad.

## **What your plan members might be asking**

### **Coverage when travelling**

**Note:** It's always recommended that you refer to your specific plan details. Your policy may include 1) Emergency Out-of-province/Out-of-Canada, 2) Emergency Travel Assistance, and 3) Trip Cancellation. These are three distinct provisions under your Group Benefits program. The questions and answers below are intended to help you understand these three benefits in the context of COVID-19. These answers are current as of March 9, 2020. Please check back often. We will update this document as new information is available.

### **Does my Emergency Out-of-province/Out-of-Canada insurance cover me if I get COVID-19 while travelling?**

When travelling, if you or a covered member of your family have a medical emergency and get sick (with COVID-19 or another illness), your Out-of-province/Out-of-Canada coverage will pay for your emergency medical treatments, subject to the terms of your contract. There are no restrictions/exclusions on where you travel under the Emergency Out-of-province/Out-of-Canada benefit.

### **As a Group plan member, what happens if I am placed in quarantine by a medical doctor or Public Health official while I am travelling?**

Manulife cares about the health of Canadians.

If you or a family member experience a medical emergency and get sick while travelling and are quarantined (example: diagnosed with COVID-19), you would be eligible for coverage under your emergency Out-of-province/Out-of-Canada benefit, subject to the terms of your contract. In addition, if your Group Benefits insurance policy includes Emergency Travel Assistance, your Trip Interruption coverage will cover your costs for food, accommodations, and return transportation home (example: if you miss your originally scheduled flight), subject to the terms of your contract.

If you are placed in medical quarantine while travelling but are not sick or having a medical emergency, in the case where you have Emergency Travel Assistance, your plan would not provide any coverage for trip interruption costs. This is because Emergency Travel Assistance is intended to protect you if you have a medical emergency or get sick.

### **What happens if I am quarantined by a doctor or Public Health official, but I'm nearing the maximum number of days eligible for coverage while out-of-country?**

If you are quarantined but nearing the maximum number of days of eligible coverage, your Emergency Out-of-province/Out-of-Canada coverage will be extended until you are stable, released from quarantine and able to secure safe passage home. This applies as long as you are under quarantine – whether you have been diagnosed or not. Coverage is based on the specific terms of your Group Benefits insurance policy.

**If I booked a trip - before COVID-19 travel advisories were in place for my destination or my cruise - does Manulife's Group Trip Cancellation allow me to cancel the trip or my cruise if there is now an advisory in place instructing me to avoid non-essential travel?**

If the trip was purchased prior to [Travel Advisory Levels 3 or 4](#) (avoid all non-essential travel or avoid all travel) and your Group coverage was in place before the travel advisory, the claim would be covered - subject to the terms of your contract and provided the cancellation takes place before your departure date.

**What if I get sick with COVID-19 and need to cancel a trip I have planned? Do I have coverage?**

If your Group plan has Trip Cancellation benefits, the plan would typically allow for coverage where you (or your travel companion) develop a new medical condition (including COVID-19) and are not able to travel, subject to the terms of your contract and provided the cancellation takes place before your departure date.

**How do the news reports I've heard about Manulife's travel insurance affect me?**

The stories on the news about Manulife **individual** travel insurance do not affect your Group Benefits insurance policy.

Manulife's Group policies, which are insurance plans provided by employers or organizations, are not part of the individual travel insurance changes announced by Manulife effective March 5. Those changes only apply to Manulife's travel insurance products that are sold to individual customers.

**How do the news reports I've heard about travel insurance provided by Allianz Global Assistance affect me?**

The stories on the news about travel insurance provided by Allianz do not affect your Group Benefits insurance policy.

Manulife's Group policies, which are insurance plans provided by employers or organizations, are not part of the changes announced by Allianz, which took effect on March 11.

## **Prescriptions**

**Why can't I refill my prescription early, or stock-up in case of emergency?**

Manulife, and many other insurance companies, are not changing the rules for early refills of prescriptions. Currently, people who take maintenance drugs can get up to 3 months' supply. Manulife has taken this position to protect the medication supply in Canada and help make sure all Canadians have access to the prescriptions they need.

If you have any concerns about your medications or if you are sick at home and in need of your medications, the Canadian Pharmacists Association recommends calling your pharmacist. Many pharmacies offer a delivery service to help patients get their medications when they can't leave their home.

### **Is there a cure for COVID-19?**

Currently, there is no cure for COVID-19.

You should be aware that in the United States authorities issued warnings about companies selling fraudulent COVID-19 products. These products are unapproved drugs that pose significant risks to patient health and violate U.S. federal law.

### **Short-term Disability claims handling**

**Notes: The COVID-19 situation is evolving quickly. Please be aware: we are making decisions each day as new information is available. We will endeavour to provide you with updates as soon as possible. Each contract is unique. Your usual Manulife representative is the best person to respond to questions about your specific contract and the coverage it provides.**

### **Are periods of quarantine deemed to be a medically supported absence under Insured Short-term Disability (STD)?**

Short-term disability benefits are there to support your employees when they have an injury or an illness that prevents them from doing the essential duties of their job.

If you have an employee who becomes ill or has symptoms and/or tests positive for COVID-19, and they are unable to work from home, your employee would be eligible to receive STD benefits in accordance with the contract. The determining factor for STD acceptance is illness, not that an employee is self-quarantined or self-isolated. In other words, an employee needs to be ill to receive STD benefits. If an employee is not working because they are self-quarantined or self-isolated (just like their co-workers and/or neighbours) but they are not ill, there is no disability claim.

**Please note:** If the employee is not exhibiting any symptoms and **can continue their work from home while self-quarantined**, there is no absence from work, so there is no disability claim. If an employee is exhibiting mild symptoms and can continue to work from home, there is no absence to support and there is no disability claim.

Disability claims for any other reason will be administered based on Group contractual provisions.

### **Are you waiving the Waiting Period for STD COVID-19 claims?**

If the employee tests positive for COVID-19, we are waiving the waiting period.

### **How long is the self-quarantine period?**

Currently, the self-quarantine period is 14 days. If the person has symptoms at any time during this period, the self-quarantine period may be extended.

## Workplace closures

### **My workplace might close as a precaution (not because any employees have been exposed or are sick). Will employees be eligible for STD?**

No. A workplace that closes or asks employees to stay home with no medical need is making an independent business decision outside of Manulife. An Employer's Business Continuity Plan should be in place for these situations. Whatever measures are in place to compensate employees for periods when work is not available due to business decisions will prevail.

## Exclusions

### **Does our STD disability contract contain any exclusions or limitations regarding pandemic illnesses?**

Each contract is unique. Your usual Manulife representative is the best person to respond to questions about your specific contract and the coverage it provides.

## Medical evidence requirements

### **Does Manulife require medical evidence to support an absence due to COVID-19?**

At this stage, yes - but we're making it easy for the plan member to give us what we need.

An insurance industry [Plan Member Confirmation of Illness](#) statement is available and has been posted to our [web page](#) about COVID-19. Plan members can fill it out and send it directly to us by [e-mail \(Group\\_disability\\_claims@manulife.ca\)](mailto:Group_disability_claims@manulife.ca). Manulife will work with the plan member to confirm what we need to know. We will request a medical form when they're cleared to return to work, for their safety and yours; however, this is subject to change given the mounting pressure on our medical community.

Public Health authorities are monitoring all confirmed and suspected cases of COVID-19. This includes clinical testing for tracking and containment purposes. If employees have reasonable grounds to believe they've been exposed to COVID-19, they should contact a medical authority immediately (such as their doctor or a Public Health agency) to learn where they'll be seen and tested.

### **What if the situation changes and medical authorities tell people to stay home if they're sick, like they did with H1N1?**

If the official Public Health directive changes for cases, or suspected cases, of COVID-19, we'll determine if medical evidence to support an absence is required.

## **Telephone diagnosis**

### **Will Manulife accept a telephone diagnosis of suspected COVID-19 from a physician or other designated medical professional?**

For STD claims, we will consider accepting a telephone diagnosis from a doctor confirming a positive test for COVID-19 if obtaining a Plan Member Confirmation of Illness or medical note is not possible.

## **Privacy**

### **If an employee calls in sick, can I ask them if they think they have COVID-19?**

Private sector privacy laws require employers to collect only the minimum amount of personal information necessary to meet a business need. An employer can know if an employee cannot come to work due to illness. However, the employer should not ask the employee's specific diagnosis, including if it might be COVID-19.

For some employers, specific protocols are in place for infectious diseases. These protocols may be enhanced under the circumstances. Employers should make sure all reporting protocols are communicated clearly if this applies to them.

### **Can you tell me if any of my employees have COVID-19?**

Like any other diagnosis, we respect the privacy and confidentiality of your employees, so we don't share this information. Medical professionals are obligated to report the presence or suspected presence of COVID-19. You may be asked to help identify individuals who are potentially exposed. The number of incidences can be reported to the plan sponsor if there are enough claims to prevent the identification of affected employees.

## **Manulife's preparedness**

How prepared is the disability team at Manulife for a pandemic? Will additional resources be added if claim volumes increase?

We're up to date on all developments and are prepared for any process changes we may need. We're monitoring our staffing levels and have proactively secured additional claims resources.

Manulife has pandemic preparedness strategies in place. These are designed to minimize disruptions to you and your plan members. We have a Business Continuity Plan that ensures our ability to provide essential services. We can provide critical services from alternate or remote locations, if required.

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