

## March 17, 2020 (8 PM) Special Bulletin from the PPWC – Employer Trusteed H&W Plan Trustees relating to COVID-19

With the continuing evolving state in Canada and BC, in attempting to deal with the novel coronavirus (COVID-19), the Trustees of the PPWC – Employer Trusteed Health & Welfare Plan wanted to share the impact on the health and welfare benefits coverage **to participating employers and members under the Plan**. It should be noted that the insurer positions around claims administration/adjudication practices specifically related to COVID-19, as well as the integration with provincial and federal responses is evolving quickly. This information could therefore change as government agencies and insurers work their way through the orders and rules for handling claims for members regarding this pandemic. As things change, you will be notified.

### *Weekly Indemnity*

1. Where a member has tested positive for COVID-19 (with or without symptoms), or is waiting for the results, and unable to go to work or work from home, he/she is eligible for weekly indemnity (WI) benefits as of the first day he/she was absent (there is no waiting period, regardless of the provision specified in the Plan Text). The following documents must be provided to Desjardins to submit a disability claim.
  - Employee Statement
  - Employer Statement
  - The Illness Confirmation Form – see link below
  - (<https://www.desjardinslifeinsurance.com/en/forms/Documents/plan-member-confirmation-illness-form-covid19.pdf> )
2. When a member has symptoms but has not been tested for COVID-19, he/she can submit a claim for WI. The WI benefit waiting period specified in the Plan Text will apply. The contractual waiting period for the PPWC – Employer Trusteed Health & Welfare Plan is 0 days for hospitalization, 0 days for a non-occupational accident if visiting the physician within three days (or the date the visit to the physician occurs if not within three days), or 4 days for non-occupational sicknesses (or the date the physician visited if later). You must submit the following documents:
  - Employee Statement
  - Employer Statement
  - Initial attending Physician's Statement
3. When a member has no symptoms, but a member opts to take preventative quarantine measures, the member is not eligible for WI benefits. For example, members returning from out of country travel and it is recommended that they self-quarantine for 14 days; this would not be considered a disability.

Desjardins has launched a public website which contains the information outlined above and can be checked regularly for the most up-to-date information -

<https://www.desjardinslifeinsurance.com/en/faq/faq-group-insurance-coronavirus>

### *Out of Country Travel*

4. Regarding group travel, are there trip duration limits or limitations on coverage? There are no trip duration limits under the PPWC – Employer Trusteed H&W Plan so long as BC MSP coverage is in place. There are also no specific restrictions regarding travel to high-risk locations and pandemics and so eligible medical expenses would continue to be covered **regardless of the departure date.**
5. Regarding individual travel insurance questions that you may have purchased, please refer to <https://www.pac.bluecross.ca/covid19>

### *Other*

6. If there are concerns about visiting healthcare facilities right now, alternatively, members can be reminded that here in BC, there is the ability to have a **virtual physician consult** and have it covered under BC MSP through use of entering in their health care card number. BC residents may access directly through some vendors such as:
  - Babylon through Telus - <https://www.telus.com/en/bc/health/personal/babylon>
  - Maple - <https://www.getmaple.ca/msp-and-virtual-healthcare/>

Keep in mind the hours of operation for these virtual clinics are not 24/7 and there may be longer wait times. Furthermore, members can call 8-1-1 for free from anywhere in the province to speak with a registered nurse about their health, including the novel coronavirus and COVID-19. If you suspect you have the illness or if you have recently returned from travel to an affected country, you have been asked to call 8-1-1 for guidance on what to do next. Nurses can help members who may have the virus assess how they are feeling and, if needed, arrange for safe testing. There will likely be long wait times associated with this line as well but it is best to stay online.