

COVID-19: Broker Update

Group Insurance



April 2, 2020

Wawanesa Life's response to the COVID-19 pandemic continues to evolve. We commit to communicating with you regularly and we want to assure you that we are here to serve you. Our business operations are progressing as uninterrupted as possible with nearly all our employees working remotely, and only the most critical members of our team in our offices to process mail and cheques. The health and safety of our employees and stopping the spread of this virus is our top priority.

We are proud to let you know that our service levels are substantially similar to our pre-pandemic levels. Our teams do have access to their office phones while remote, however emailing seems to work best. If you or your customer must meet with us in person, pre-screening and a confirmed appointment is required.

Like you are doing, our COVID-19 response team is continuing to closely monitor the news and top health and disease organizations – including the World Health Organization, Health Canada and the Centers for Disease Control. We are committed to working with you through these difficult times. Here are some of the answers to your questions.

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**Group
Insurance**



**Group
Claims**



FAQs

Wawanesa Life is proud of well over a century of being responsive to the needs of our customers. Together, with our brokers and agents, we've weathered many crises. Together, we'll get through this one too.

Thank you for your patience as we work through this rapidly changing situation. If you have any questions, contact your Regional or National Sales Manager.





Group Insurance

- **Financial Hardship**

The businesses you work with may be experiencing financial hardship during this time. We are especially mindful of the difficult decisions and financial impacts small businesses are facing when it comes to offering group benefits to their employees.

We care about the businesses that serve our local communities, and want to help you better support them by implementing the following:

- a. **Waiving Renewal Rate Increases**

For groups renewing in May through August, if there is an overall indicated increase in premium we will waive the increase until September 1st. Until this date, they will continue to pay their current rates, the increase will be paid on a go-forward basis only after September 1st.

- b. **Grace Periods**

To support our customers, we will extend premium grace periods by an additional 30 days for those who request it. If a customer wishes to extend their grace period, please contact your Regional Group Manager or National Sales Manager.

- **Your businesses are adapting, so are we.**

We understand that your Groups are changing to adjust to our new environment, and that some of these changes are temporary. To help your Groups adapt, we have implemented the following options:

- a. **Reduction of Hours Below Minimum Requirement**

Until June 30, 2020, we can continue coverage for employees who fall below the minimum required hours stated in the policy and continue to work at least 15 hours per week.

- b. **Temporary Layoffs**

For businesses that temporarily lay off some of their employees:

- If the premium continues to be paid, we can continue coverage for all benefits, **including disability, for a total lay off period of 120 days.**
- Or, to ease the financial burden of the plan sponsor, we can temporarily terminate employees who have been temporarily laid off, thus decreasing the premium payable. We can reinstate the employee up to two months later, without requiring new enrollment forms. For greater certainty, employees temporarily terminated from the plan will not have any coverage until they are reinstated.

- c. **Suspension of Coverage**

For up to two months, we can temporarily suspend coverage on your Group and waive premiums during the time of suspension. No coverage will be in place during this two-month period, and no expenses will be eligible for reimbursement, but your Group can be reinstated upon request. Claims incurred prior to the suspension date can still be submitted after the suspension date in accordance to time limits set out under the contract.

- **We've introduced e-signatures for New Business**

We understand that not meeting face-to-face with your customers can be challenging. To help make the transition easier on you, we will accept enrollment forms signed using accepted e-signature software:

1. Digital signatures
2. Adobe finger signatures

- If you have any questions, contact us at:

Administration and Payment 1-800-664-7076 | grpspecialists@wawanesa.com

Group Sales 1-844-905-2192 | groupsales@wawanesa.com

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Group Claims

- For any new or existing disability insurance claims, please send all claim documentation to us electronically by email. If documentation is mailed to our office, there may be delays.
- As the demands on our medical community increase to respond to COVID-19, we expect there could be delays in receiving medical documentation for claims. As needed, we will contact any customers with new or active claims to understand current restrictions and limitations, and where possible, we may expedite disability benefit claims decisions on an interim basis subject to receiving confirmation of medical information from a physician at a later time.
- For plan sponsors, if you have a plan member coming off STD or LTD during this period, we will communicate the closure of the claim directly to your office by phone or email, instead of sending a letter by mail.
- Plan Members can sign up for electronic fund transfers (EFT) to ensure their claim payment is deposited directly into their bank account, avoiding potential mail service disruptions or delays with cheques.
- As a reminder, Extended Health, Vision and Dental claims can be submitted online at [Wawanesalife.com/GroupBenefits](https://www.wawanesalife.com/GroupBenefits) or call us at 1-888-997-9965.
- If you have any questions about Disability, Life, Critical Illness or AD&D claims, contact us at: 1-844-318-0411 | WawanesaLife-Claims@wawanesa.com



We have compiled some frequently asked questions that have come from plan sponsors or group members to help you better serve your customers during this time.

Emergency Out of Country

1. Will I be covered if I contract COVID-19 while travelling outside of Canada?

Coverage will be assessed on a case by case basis. Please be aware there may be limitations to your coverage if you have chosen to travel outside of Canada on or after March 12, 2020 or are not actively attempting to return to Canada.

If you have questions about coverage for emergency care, please contact us:

- If coverage is under the Custom product with Wawanesa Life, please contact us at 1-877-408-0824. For outside the United States collect call 0-519-741-2143.*
- If coverage is under the Beneshield product with the former Western Life, please contact us at 1-800-936-6226. For outside the United States collect call 0-519-742-3556.*

2. What if I am unable to return to Canada due to a travel ban or travel restrictions and my trip limit expires?

Trip limits will be reviewed on a case by case basis. It is important to know there are trip duration limits within your emergency out of country coverage.

3. What is emergency care or out of country care?

Emergency care is immediate, medically necessary treatment by a physician for a sudden, unexpected, acute illness or accidental injury. Emergency care ends when the covered person is deemed medically stable.

Trip Cancellation

1. If I am unable to return to Canada due to a travel ban, will my plan cover any expenses?

Your plan covers medical emergencies while travelling outside of Canada. Any expenses incurred for hotels, meals, change in flights, etc. are not covered by the plan. They may be covered by Trip Cancellation insurance you may have purchased from another company.

2. What if I decide to return to Canada early because there is a sudden outbreak of COVID-19?

Your plan does not cover any expenses (hotel, meals or flight) if you decided to return to Canada prior to your original return date as it does not have Trip Cancellation provisions.

3. Do I have any coverage if I decide to cancel my trip?

No, your coverage with Wawanesa Life does not include Trip Cancellation.

Life & AD&D

1. Is my Life insurance impacted if I contract COVID-19 either in Canada or abroad?

Your life insurance coverage will not be impacted by any COVID-19 related sickness and is subject to any standard conditions within your policy.

2. Is my AD&D Insurance impacted if I contract COVID-19 either in Canada or abroad?

Your AD&D insurance coverage will not be impacted by COVID-19. COVID-19 related sicknesses however are not considered accidental and AD&D coverage does not cover sickness, illness or disease. All other AD&D coverage would remain in place for accidents and is subject to any standard conditions within your policy.



Short Term Disability

1. If I am required to self-quarantine without being medically directed to do so (i.e. employers are sending people home but are not sick), am I able to access my disability coverage?

Disability benefits are not payable unless you have a confirmed COVID-19 diagnosis or have medical restrictions. Please refer further questions to your Employer HR policies around workforce absences.

2. Will you waive waiting periods of disability if I am medically directed to quarantine, while I'm still actively at work and not temporarily laid off?

Wawanesa will be waiving disability benefit waiting periods for those with a confirmed COVID-19 diagnosis. If you have COVID-19 symptoms that restrict you from your occupation, but do not have a confirmed diagnosis, the waiting period for disability will not be waived. A confirmation statement is required to be completed by the Plan Member. An APS (attending physician's statement) will not be required as we do not want Plan Members to leave quarantine to have the form completed. If disability exceeds 14 days, an APS will be required.

Prescription Drug and Extended Health Benefits

1. Am I able to receive treatment from healthcare providers virtually? For example, speech therapy or dental services?

On all Wawanesa plans we already accepted some claims types when delivered virtually, such as dietitian services, psychology, social worker services, and speech therapy. We will now also be allowing claims for Skype/video-delivered naturopath services, occupational therapy, physiotherapy and chiropractic services. Other provider types are being assessed, for example dental services. We will communicate when new services are available as they are added.

2. Am I able to refill prescriptions early due to potential drug shortages?

Given the evolving coronavirus situation, we are working collaboratively with pharmacy organizations, officials, and the Canadian Life and Health Insurance Association to minimize the risk of drug shortages and ensure everyone has access to the medications they need during this critical time. To that end, Wawanesa Life supports the recommendation from the Canadian Pharmacists Association to limit dispensing to a 30-day supply (unless clinically justified) and is relying on pharmacists, as front-line healthcare providers, to use their professional discretion when deciding on the most appropriate days' supply to dispense to any given patient. Accordingly, we have temporarily removed the requirement to dispense maintenance medications in a 90-day supply. When it comes to requesting refills, we have also adjusted our standard approach to allow for refills up to 14 days early.

3. I am unable to see my health care provider to renew my prior authorization drug approval, and it is close to expiring. What are my options?

If you are unable to secure a prior authorization drug renewal at this time, we will allow a four-month extension from the date that your approval is due to expire. If the authorization has already expired we will allow the longer of either: four months from the date of expiration, or July 31, 2020. Please note: for initial prior authorization requests, we will still require a prior authorization form, as there is an expectation that the physician who is initiating therapy has appropriately assessed you and will provide the required documentation.