

COVID-19: Broker Update #2

Group Insurance



April 22, 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.

Public access to our offices is currently unavailable to ensure we all practice prevention and social distancing. Our teams do have access to their office phones while remote, however emailing seems to work best.

Here are some ways we're helping support our customers during this time:

- **Premium Credit on Group Health Insurance**

To support our customers during the COVID-19 pandemic and in recognition of lowered claim volumes resulting from social distancing measures, we will provide the following premium relief measures to all non-refund benefit plans:

- 50% reduction to dental premiums
- 10% reduction to extended health benefits and vision premium (inclusive of drug premium)

There is nothing for you or your customers to do. Premium credits will be applied automatically to June bills and will include credits for April and May premiums. This is intended to be a temporary measure, we will continue to review the premium relief on a monthly basis as we monitor the COVID-19 environment.

Groups with Basic & Enhanced coverage will see a blended discount based on the block proportion of dental and extended health benefit premium. The resulting overall reduction for Basic & Enhanced will be approximately 25%. Groups with Custom or Beneshield coverage will see a credit based on their group's dental, vision and EHB premium.

More Information:

- For customers who have amended or may amend their plan design, the premium discounts will still apply to the periods noted above regardless of amendments.
- Any customers who may have terminated coverage before or during April will not have credits applied.
- Broker and Agent commission will be unaffected by these premium reductions. We continue to pay commission based on the unreduced premiums with the intent of supporting you and your teams through these challenging times.

We care about the businesses that serve our communities.

Many of the business you work with are experiencing financial impacts that are forcing them to make difficult decisions. We want to help ensure that your plan sponsors can continue to offer the same protection their employees need. These premium credits will not affect the health and dental coverage for any plan members.

Communication Plan:

- We have provided product specific PDFs that can be shared with your plan sponsors depending on which product applies to their group.
- The PDFs are electronic fillable documents that allow you to enter your contact information.

- **Prescription Drugs**

Stay home, stay healthy: Free medication delivery

We are pleased to introduce **PocketPills***, a digital pharmacy offering free delivery across Canada. The medications are sorted by time and date, simplifying the medication management for patients. *PocketPills** also offers helpful resources and services to caregivers who manage prescriptions for their loved ones.

We invite you to share the attached PDF with your plan sponsors, and promote this convenient alternative to your members. *For more information, please visit www.pocketpills.com**.

- **Introducing *Stronger Minds*: A free mental health resource for Canadians**

The health and well-being of our brokers, customers and community members is very important to us. We encourage you to join us in promoting *Stronger Minds**, a free digital resource designed to support all Canadians in coping with mental health stresses related to COVID-19. Your plan members and customers can sign up today for immediate access to helpful, easy-to-digest content from a team of caring clinical psychologists.

Visit mindbeacon.com/strongerminds* to learn more.

- **Expanded list of approved healthcare providers delivering services remotely**

To help ensure customers can continue to utilize their benefit plan, we have expanded the provider types we are accepting claims for services delivered remotely. The complete list is as follows:

- Dietitian
- Social Worker
- Psychology
- Speech Therapy
- Physiotherapy
- Naturopath
- Occupational Therapy
- Chiropractor
- Dentistry
- Podiatry
- Chiroprody

We will communicate when new services are available as they are added.

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

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