

March 25, 2020

Continuing benefits coverage during COVID-19

We know that many of you have employees who are not able to work right now. We want to ensure that your employees have continued access to the coverage they need at a time when they really need it. You need to determine the type of leave that applies to your employees and your employment obligations. You cannot terminate or suspend coverage for statutory leaves.

Statutory leaves or severance

There are no changes to how we're treating statutory leaves and severance arrangements. You can continue to use our [Continuation of Coverage Smart Form](#) to submit these requests.

Please consult with your legal counsel to determine if your employees are entitled to a declared emergency leave. This is a type of statutory leave under employment standards legislation. Employees are entitled to coverage during statutory leaves as long as they pay their premium contributions.

Here are our guidelines on continuing coverage.

Temporary lay-off

You may choose to either maintain or terminate coverage during a temporary lay-off. Before you make a decision, please review the continuation of coverage provision of your benefit plan.

Maintain coverage

You may maintain coverage for all benefits (or all benefits, except disability) for up to three months. Your benefit plan may set out a different temporary lay-off period. If so, this period will apply. You must apply your coverage decision equally to all employees within the same class.

Terminate coverage

We strongly recommend that you maintain coverage to continue to protect the health of your employees. If your benefit plan allows you to terminate coverage during a temporary layoff, you must apply the decision equally to all employees within the same class.

Suspending coverage

Focus Update

Even if your benefit plan does not provide for suspension of coverage, you can suspend coverage for all of your employees for up to three months. Suspending coverage means that employees won't have access to any of their benefits.

To suspend or terminate coverage, you can process member terminations in our Plan Sponsor Services website or on your administrative system. You can also contact your Client Service Administrator.

Minimum hour requirements

Some employees may be working reduced hours and fall under the minimum number of hours required in the contract.

You can maintain coverage for employees on reduced hours, on a temporary basis, for up to three months.

Do not reduce salary amounts in your administration system. We want to ensure employees are covered for their full benefit if they submit a claim.

Questions?

We're here to help. Please contact your Client Service Administrator at 1-877-786-7227.