

June 29, 2020

## Personal protective equipment costs due to COVID-19

COVID-19 has created new health and safety standards for many health care providers. All health-care providers must follow these additional standards as set by their associations, regulatory bodies, and levels of government.

As an example, new governmental public health guidelines requires dental providers to use additional personal protective equipment (PPE) and allow more time between patients for cleaning equipment.

### PPE Fees

Many health and dental care providers are adding the cost of PPE to their fees.

PPE fees for dental and medical services aren't an eligible expense under our existing extended health care and dental plans. We're declining the portion of claims related to these additional PPE fees.

Here are some options available to your Clients' to reimburse plan members for these expenses.

### Medical/Dental PPE fees

- **Health Spending Account (HSA):** PPE fees are a reimbursable expense if they are tied to an eligible medical or dental expense (such as a paramedical service).
- **Personal Spending Account (PSA):** PPE expenses will be reimbursed under a PSA plan. We will reimburse plan members purchasing PPEs for personal use.

If your Clients' plans don't currently have an HSA or PSA, we can work with you to add it at any time to their benefits plan.

### Dental PPE fees

Many Dental Associations have created specific procedure codes for PPE related expenses. If your Clients' would like to cover dental PPE procedure codes, we'll work with you and your Clients' to add this coverage by amending your Client's benefits plan. We can also estimate the premium increase to reflect these changes, before you make a final decision.

### PPE: workers' compensation and short-term disability benefits

Many workplaces have new health and safety requirements including mandatory PPE.

For some plan members, these extra safety measures may cause a medical condition that makes them unable to work.

Where a plan member is unable to tolerate PPE, and it is a requirement of their job, they can make a claim under their provincial workers' compensation program.

As workers' compensation is an exclusion in our standard contracts, Sun Life will not pay short-term disability (STD) benefits for a medical condition caused by the inability to wear PPE.

However, if a claim for workers' compensation is declined, the plan member can then submit a claim for consideration of STD benefits. The plan member must submit a copy of the decline letter from workers' compensation with their claim form.

We will share this information with plan sponsors tomorrow in a *Focus Update*.

**Questions? We're here to help.**

Please contact your Sun Life Group Benefits representative.