

Understanding My Coverage



Updated: April 13, 2020

IMPORTANT INFORMATION ON SHORT-TERM DISABILITY (STD) AND COVID-19

Short-term disability (STD) provides income replacement for injuries or illnesses that make you unable to work for a limited time period. Here is what you need to know about STD and COVID-19.

You and your employer still need to complete an STD statement as part of the application process. However, we are waiving the requirement for an Attending Physician's Statement. Instead, to qualify for these COVID-19 related STD benefits, you will need to fill out this [Confirmation of illness form](#).

Positive COVID-19 test result

If you **tested positive** for COVID-19 and cannot perform the duties of your job, we'll:

- Pay STD benefits for at least 14 days
- We'll waive the waiting period for STD plans with a waiting period of 7 days or less

No positive COVID-19 test result

If you have a flu-like illness but **have not been tested or do not have a positive test result** for COVID-19 we will assess your claim application according to the terms of your contract.

Self-isolation

We won't pay STD benefits to you if you are not ill. This applies even if you self-isolate:

- voluntarily
- at the direction of your employer, or
- following any government or public health directive that recommends employees stay home as a precaution to prevent the spread of COVID-19.

For clarity, if you are under quarantine by a doctor or public health official but you do not have signs of COVID-19 or have not tested positive for it, then we will not pay STD benefits.

Questions?

Please call us at 1-800-361-6212, Monday to Friday, 8 a.m. to 8 p.m. ET.

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies.

