

Coronavirus (COVID-19)

What you need to know when it comes to your benefits

COVID-19 is a respiratory illness, first identified in China, that includes symptoms such as cough, fever, and shortness of breath. It is most commonly spread by coughing or sneezing, physical contact with someone who is infected, or touching something with the virus on it, then touching your mouth, nose, or eyes.

Chambers of Commerce Group Insurance Plan is actively monitoring the situation through government websites, World Health Organization, The Canadian Life and Health Insurance Association and through constant communication with our insuring partners.

The Government of Canada website (<https://travel.gc.ca/travelling/advisories>) is a great resource to obtain the most current travel advisories for destinations employees may be considering visiting.

All Chambers Plan Extended Healthcare options include Teladoc® telemedicine service, allowing employees to consult with a physician by phone* or video conference, within an hour, from anywhere in Canada or the United States. If your employees have not yet registered, please encourage them to download the Teladoc app from the Apple App Store or Google Play. Teladoc doctors are fully informed in relation to COVID-19.

Out-of-Province/Country Travel Medical Emergency Coverage

At this time, all coverage offered through Chambers Plan remains unaffected. For a medical emergency, please make sure employees call the 24-hour emergency medical travel assistance number located on their benefits card.

Weekly Indemnity Coverage

Any employees who hold Weekly Indemnity coverage under Chambers Plan and have contracted COVID-19, have been under quarantine, or both, can submit a claim for Weekly Indemnity benefits, which must include the following:

- Employee Statement
- Employer Statement
- Attending Physician Statement

A self-imposed quarantine, not ordered by a Provincial Health Authority or a physician, is not considered a disability. A quarantine requested by an employer is also not considered a disability.

Should you or your employees have additional questions in relation to submitting a claim, or if you require claim forms, please contact our Customer Service Centre at 1-800-665-3365.

Any employees who do not have Weekly Indemnity coverage and are placed under quarantine may be eligible for Employment Insurance benefits. Please visit the Employment Insurance website in your area for further information.

*Telemedicine services are available only by video conference in Quebec.