



March 31, 2020

As the COVID-19 pandemic continues to evolve, we will do everything we can to provide the most up-to-date information and links to our clients and our community.

Available on our COVID-19 page are resource guides containing useful information for employers and their employees. If you have questions, please see the attached FAQ page, email us at info@johnstongroup.ca, or call our Customer Service line at 1-800-665-3365.

The [Government of Canada](#) and [Johns Hopkins Center for Health Security](#) provide reliable and updated information on their COVID-19 outbreak page. For additional health information about COVID-19, including questions about individual symptoms, refer to your [Provincial and Territorial Health Care Web Resources](#), or contact your health care provider or provincial health authority.

We are 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 currently recommending you avoid ALL non-essential international travel.

We are all in this together and we are committed to updating and supporting you in an efficient and timely manner, as developments occur.

COVID-19 – Frequently Asked Questions

Updated and new information indicated with red date

Do I have out-of-country coverage if I contract COVID-19 while travelling?

At this time, all coverage offered through Chambers Plan remains unaffected, regardless of the travel risk level. For a medical emergency while travelling, please call the 24-hour emergency medical travel assistance at 1-800-465-6390 (within Canada/US) or 1-514-875-9170 for all other countries. This number is also located on the back of your benefits card and we ask that you take that with you when travelling.

Please note that our coverage may change as the pandemic progresses. If you are travelling on a further date, we ask that you contact us closer to your travel date to confirm coverage.

For the most current travel advisories, please visit the Government of Canada website.

<https://travel.gc.ca/travelling/advisories>

Will any expenses be covered if I get quarantined?

At this time, all coverage offered through Chambers Plan remains unaffected. If you are medically required to quarantine, please call the 24-hour emergency medical travel assistance at 1-800-465-6390 (within Canada/US) or 1-514-875-9170 for all other countries. This number is also located on the back of your benefits card and we ask that you take that with you when travelling.

I have booked a cruise; do I have any coverage if I contract COVID-19 or am quarantined on the ship?

At this time, all coverage offered through Chambers Plan remains unaffected, regardless of the risk level.

For a medical emergency, or if you are medically required to quarantine, please call the 24-hour emergency medical travel assistance at 1-800-465-6390 (within Canada/US) or 1-514-875-9170 for all other countries. This number is also located on the back of your benefits card and we ask that you take that along with you when travelling.

Do I have any trip cancellation? If I need to return home prior to the end of my scheduled trip, will I be covered?

Chambers Plan does not offer any trip cancellation or interruption under the out-of-country coverage.

I have a trip booked; should I be staying home?

Since the government of Canada is recommending avoiding all non-essential travel, we would recommend the same. However, we are not in the position to tell you if you should be travelling or not.

September 1, 2020 | Do I have Weekly Indemnity (WI) coverage if I contract COVID-19 or am quarantined?

Per our contract wording, you are considered disabled when, as a result of accident or sickness, you are unable to perform the whole of the duties of your regular occupation. You must be under the regular and personal care of a physician.

If you have tested positive for COVID-19 and cannot perform the duties of your occupation, either due to the severity of symptoms or an inability to perform your occupational duties remotely:

- We will accept the Canadian Life & Health Insurance Association's (CLHIA) Plan Member Confirmation of Illness Form instead of an Attending Physician's Statement. This form can be found at the following link: https://www.clhia.ca/web/clhia_lp4w_ind_webstation.nsf/page/A0FC8911981C5FA28525852F0063887D!OpenDocument
- We will waive the WI waiting period, provided it is no greater than 7 days.

You are not considered eligible for WI benefits on the basis of self-isolation, quarantine order or shutdown, even if mandated by a public health official or physician.

Should you 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.

In case I become quarantined can I buy more than a 30/90 day supply?

You may still purchase a three-month supply. Only one month can be put through your drug card at the time of purchase. The remainder must be submitted manually for reimbursement after your trip. You must complete an Employee Reimbursement Form for Drug Claims and submit it with your receipts by email or fax. Please indicate "Vacation Supply" at the top of the claim form and we will forward the claim to Telus Assure for processing. Do not send the claim directly to Telus as they will deny the claim as a duplicate claim. All vacation supply claims must be authorized by the Customer Service Department. Please click on the following link for the claim form.

https://www.chamberplan.ca/uploads/ck/files/CH_telusreimbursement_e.pdf

Given these uncertain times and the possibility of delays in public services, what's the best way to manage my plan and submit claims?

The best way to manage your plan is through our online benefits platform, my-benefits.ca. If you haven't created an account, you can do so by clicking "sign-up" and then following the steps. Once you've created an account you can sign up for direct deposit of claims payments to receive reimbursement of your claims, as soon as they are processed.

April 9, 2020 | Can employees access paramedical services virtually?

Many paramedical service providers have started offering their services virtually, and we certainly want you to continue having access to these important services. After reviewing provincial guidelines regarding each practitioner, we will accept claims for virtual appointments from several providers, as long as your firm's Extended Health option covers in-person appointments:

- Physiotherapist
- Psychologist
- Social Worker
- Speech Therapist
- Dietician
- Naturopath
- Optometrist

For virtual paramedical services and other claims during this time, using **my-benefits**[®] is the fastest, most efficient way to have your claims processed and directly deposited into your bank account. If you haven't already, we encourage you to sign up at www.my-benefits.ca. You can also download the my-benefits app for your phone and tablet and experience a better way to access your benefits plan.