

**Update March 27, 2020**

## **Some Frequently Asked Questions about your welfare and pension plans related to COVID-19**



**(check for updates; new FAQs will be dated  
with the most current date)**

### **Health & Welfare Plan**

At this time no benefits in your health & welfare plan have changed. The situation with COVID-19 will be monitored closely. Any changes will be communicated to members.

#### **I am feeling stressed, does the Health & Welfare Plan offer help?**

Yes. The Plan has an Employee and Family assistance plan (CEFAP) for covered members:

- 1) The Plan's program provides you and your dependants with short term counselling for a variety of issues including anxiety, financial and stress. You can reach them by phone or on-line. The contact information is here:

**Call: 1-800-663-1142**

**Website: [homewoodhealth.com](http://homewoodhealth.com)**

- 2) Your plan covers the services of a psychologist that provides up to \$1,000 per person covered per year by the plan (this benefit extends to your dependants and gives them their own \$1,000 benefit).

You can use this benefit for private counselling services.

We suggest you use CEFAP's benefits first and then use the mental health benefit described here to get the maximum from your plan. CEFAP counsellors can extend services to you on a private basis. Please note at the moment, due to health and safety concerns, CEFAP counsellors will be providing services by phone or on-line.

## What about my out of country benefits?

### Active and Retired Members

Covered active members and retired members have an Emergency Travel benefit with a maximum benefit per claim of \$5 million and a 60 day trip limit

If you are out of the country and a travel advisory is declared, Royal Sun Alliance (RSA) advises that you return to Canada as soon as possible. If you do not have any return options due to being quarantined because of COVID-19 and your trip extends past the 60 day maximum period, RSA will extend your coverage until the end of the quarantine period.

For Out of Country Emergency Medical Insurance, a travel advisory of “Avoid all travel”, “Avoid non-essential travel” or “Avoid all cruise ship travel” may impact insurance coverage.

- Out of country emergency medical coverage is **not** available if a formal travel advisory is issued **before** your departure;
- Customers who book future travel to a location which is currently under a relevant travel advisory (including cruises) will not have medical coverage in these locations if the advisory is still in effect at the time of travel;
- If a travel advisory is issued **after** departure, medical coverage for that location is limited to a period that is reasonably necessary for you to safely evacuate the country, region or area;
- Because of the advisory to “Avoid all cruise ship travel,” beginning March 9, 2020, customers who departed on a cruise after this date will not have out of country medical coverage.

The benefit office can confirm if you are eligible for this benefit.

RSA is the best source to confirm information related to your travel plans. If you have questions about your out of country/out of province coverage you should call RSA directly at the numbers below

Please check the RSA website at [www.assurancevoyagersa.com](http://www.assurancevoyagersa.com) for the most up to date information regarding out of country/out of province coverage.

You can also contact RSA directly 1-866-870-1898.

Your Policy Number is 1170557

### **Can I stock up on my prescription drugs?**

The plan allows up to a 90 day supply of most prescription drugs. You can refill your prescription once 80% of it is used or if you are within 14 days of running out. The government is concerned about a drug shortage and so plans are not changing these rules. The plan's rule is more generous than most in terms of getting a 90 day supply.

If you have any concerns about your medications or if you are sick at home and in need of your medications, the Canadian Pharmacists Association recommends calling your pharmacist. Many pharmacies offer a delivery service.

### **I have receipts at home to be paid for vision care, etc. what do I do?**

You can file these claims on-line using the plan's on-line service. Filing claims electronically is easy and provides for fast payment of your claim. If you need help with your electronic submission or have not registered for electronic payments, please contact the payment support team for complete assistance at: 1-888-711-1119 or go to <https://www.greenshield.ca/en-ca>. Don't delay in registering for this important service that will make things easier for you and your family.

**Watch these videos for instructions.** In the future, have the provider send the claim in for you electronically.

### **Am I covered for disability if I get COVID-19?**

If you were covered for active member benefits in the plan on the day you became ill, you would be covered. If you have symptoms and/or test positive for COVID-19, you would be eligible to receive disability benefits. File a claim as normal. Claim and direct deposit forms are on the plan website at [epibenefitplans.com](http://epibenefitplans.com) under the Health and Welfare Documents tab. You will not need to provide a doctor's note.

### **Am I covered for disability if I am quarantined due to COVID-19?**

No. The plan provides benefits if you are disabled. A state of quarantine is not disability. Please check the government of Canada website below for information.

### **My workplace might close as a precaution (not because any employees have been exposed or are sick). Will I be covered for disability?**

No. A workplace that closes or asks employees to stay home with no medical need is making an independent business decision outside of the plan. Please check with the Union Office for information. The federal government has also made rule changes for EI benefits.

If you Google "Coronavirus disease (COVID-19) – Employment and Social Development Canada" you can find the latest information. [Or click here.](#)

### **Will my LTD payment be made on time?**

Yes. Great West Life pays your LTD benefits and they have confirmed that their systems are operational and payments will be made on time.

### **I am out of benefits – should I make my pay direct payment?**

If you receive a notice from the Plan Administration Office that you must pay direct to continue welfare plan benefits you must make the payment on time.

### **Is the government doing anything?**

The federal government has announced some support measures. The rules are evolving. You should google Canada Emergency Care Benefit or Canada Emergency Support Benefit. You have to register.

The government has extended the filing for individual tax returns to June 1, 2020.

### **Are the benefit office staff working?**

Yes. The office is currently closed to the public; staff are working remotely. The plan administrator has a robust contingency plan in place for situations like this. So far all operations are pretty normal. Please check the plan website at **[www.epibenefitplans.com](http://www.epibenefitplans.com)** for updates and for forms and staff email addresses.

# Pension Plan

## **Will my monthly pension payment be made on time?**

Yes. Pension payments are made by the pension plan custodian by electronic funds transfer for the majority of pensioners. They confirm that their systems are fully operational. For those who are receiving a cheque, these will continue to be mailed however the plan cannot guarantee timely receipt of cheques in the mail.

## **Are death and termination benefits on time?**

Yes. All pension processing is operating as normal.

## **Will employers get their contributions in on time?**

The plan reports delinquencies directly to the Union for action. The plan recently wrote to all employers and advised them that it is now required that they remit electronically.

## **What impact does recent financial market turmoil have on my pension?**

Your pension plan is well positioned to withstand the current turmoil in the financial markets and the slowing global economy. The plan is well funded and investments are broadly diversified which helps lessen the impact of the current market downturn. It is important to remember that it is **long-term** performance that impacts pension plan financial health and the plan's ability to pay pensions.