

Over-age Student Dependents

Dependents between the ages of 21 and 25 (26 in Québec) are eligible for coverage, provided they are enrolled full-time at an accredited school or university, and wholly dependent on the employee. Normally, our verification process is already underway, as Plan members with over-age student dependents confirm their continued attendance in post-secondary schooling, so we may continue their benefits under Chambers Plan.



We know there is uncertainty as to the 2020/21 academic year, so **we have decided not to proceed with the student verification requirement this year**. We prefer our Plan members not worry about their dependents' coverage terminating due to an oversight in these difficult times. However, if a dependent has completed school or is not returning to school for reasons unrelated to the pandemic, we recommend Plan members terminate the dependent coverage because it may result in a reduction in your premium costs.

Extension of Benefits for Temporary Layoffs

Many employees had to be laid off temporarily at the onset of the pandemic, and we made a number of exceptions in order to provide as many options as possible. We offered an extension of up to two months for Disability coverage, and four months for Critical Illness coverage. All other benefits would typically end after six months of layoff.

We understand that many businesses are still dealing with the impact of the pandemic, and that many layoff situations related to COVID-19 are unchanged since April. So, we are pleased to notify you that **we will continue coverage** under those remaining benefits beyond six months of layoff, unless we are otherwise advised by the Plan Administrator. Should you have employees on temporary layoff, and your preference is to have their benefits expire after six months, please contact your Chambers Plan Advisor.

Reinstatement of Benefits

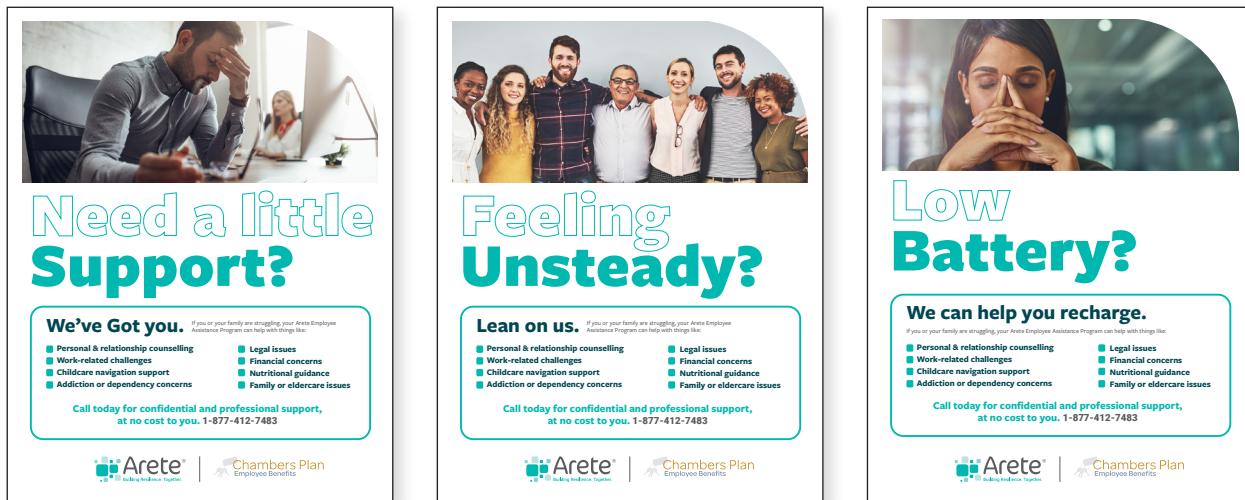
In some cases, employees who were laid off at the onset of the pandemic have returned to work. It is imperative any benefits that were terminated at the time of layoff be reinstated immediately upon their return. Not doing so could leave them unprotected in relation to crucial coverage, such as disability benefits.

You can reinstate your employees' coverage by using *my-benefits*®, our online Plan Administration portal, or by contacting your Chambers Plan Advisor.

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Employee Assistance Program (EAP) Posters

The last edition of *Plan News* included a focus on the value and importance of Chambers Plan's EAP offering. We now have three new posters available that can help you encourage your employees to use the EAP to support their very best mental health. These posters are found on *my-benefits* for Plan Administrators, under *Forms & Documents > Plan/Coverage Forms > Administrative/General*.



Please note, these posters are only available if your Plan already includes EAP. If you would like to add EAP to your Plan, please contact your Chambers Plan Advisor.

Chambers Plan Weekly Indemnity (WI) Benefit

At the onset of the pandemic, we made a number of exceptions to try to best assist Plan members. One such exception was to create temporary eligibility and adjudication guidelines for the WI benefit, to help protect Plan members by encouraging them to make safe decisions at a time when much about COVID-19 was still unknown. This temporary handling is outlined in *Plan News* Volume 26 Number 3, issued in early April, and accessible on my-benefits.ca.

We are pleased to confirm that the goal was achieved. As a result of this added flexibility, the Plan was able to cover a number of WI claims, particularly at the onset of the pandemic, for which employees would not otherwise have been considered eligible. Further, Provincial health authorities continue to make policy changes to address the ongoing pandemic challenges.

As such, effective September 1, 2020, Chambers Plan will resume the normal handling of WI claims, with the following exceptions:

Where a Plan member has tested positive for COVID-19 and cannot perform the duties of their occupation, either due to the severity of symptoms or an inability to perform their occupational duties remotely:

- We will continue to 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_lnd_webstation.nsf/page/A0FC8911981C5FA28525852F0063887D!OpenDocument
- We will waive the WI waiting period, provided it is no greater than 7 days.