



Will employees be eligible for continuation of insurance as a result of the COVID-19 pandemic?

We recognize that changes in the workplace are impacting the ability of employees to work, work full-time hours, or work from their usual work location.

As a result, providing the premium is paid and the Policy stays in force, we are administratively extending our period of continuation on all group coverages to the earlier of:

- 90 days or
- the end of the period when a person is unable to work, is working reduced hours, or is not working from their usual work location

This administrative extension of the continuation timeframe is available for the period of March 13, 2020 until September 1, 2020 and should be applied uniformly at the employer level and not by individual selection.

Note: The longest period of continuation is 90 days. The 90 days could start now or it could start later, but it cannot go beyond September 1, 2020.

Continuation of insurance benefits will be allowed due to:

- Reduction of work hours resulting in an eligible and insured individual becoming ineligible for coverage;
- Temporary furlough or leave of absence;
- Temporary layoff;
- Inability to work regularly scheduled hours due to Quarantine without medical necessity.