



March 17, 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.

Attached is a resource guide created by the clinical team at Novus Health®, our partner that powers our *my-benefits health*® platform, 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. Because of high call volumes, our fastest current response is by email.

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

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.

Do I have disability coverage if I contract COVID-19 or am quarantined?

If you hold Weekly Indemnity coverage under Chambers Plan and have contracted COVID-19, or have been under quarantine, or both, you can submit a claim.

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 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.

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

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.

COVID-19

COVID-19

Be Prepared, Be Informed, and Protect Yourself

COVID-19 is a new type of coronavirus

- Coronaviruses can cause minor and more serious infections.
- COVID-19 is thought to be transmitted by close contact with people and through respiratory droplets.
- Symptoms of COVID-19 infections include fever, cough and difficulty breathing.

Social distancing measures can help reduce the number of new cases, and protect communities.

Self-isolation is essential if you have symptoms or have been diagnosed - stay home if you do not need medical assistance.

Keep a distance between yourself and others, at work and in public places.

Avoid crowds and large social events.



WASH YOUR HANDS often with soap and water for 20 seconds.



COUGH OR SNEEZE in a tissue or the bend of your arm. Wash your hands afterwards.



CLEAN SURFACES that are often touched, like phones, toilets, door handles, etc.



AVOID TOUCHING your eyes, nose and mouth with unwashed hands. Social distancing measures can help reduce the number of new cases, and protect communities.

COVID-19

BE PREPARED

Even though there might not be any COVID-19 cases in your community, it is best to be prepared and know what to do to **prevent** it and **protect** yourself and your loved ones. Here are some things to keep in mind:

- Make sure to **follow social distancing measures** and **hygiene best prevention practices**
- **If you are sick** with a cold, the flu or any other illnesses, **stay at home**
- If you can, self-isolate, especially if you are at higher risk
- **Have a plan** in case you get sick, especially if you are a parent or a caregiver
- **Avoid panicking**, but be prepared: make sure **you have everything you might need** in case you get sick (prescriptions, foods, soap, tissues, cleaning products)

BE INFORMED

RISK ASSESSMENT

In Canada, the risk associated with COVID-19 is currently **low** for the general population. The global risk is now **very high**. The Government of Canada now recommends to avoid all non-essential trips.

The risk varies by countries and changes over time. For updated information, you can refer to the World Health Organization [COVID-19](#) page.

PEOPLE MOST AT RISK

Elderly and **immunocompromised** people are at higher risk. If you are sick, avoid being in contact with at-risk people.

RELIABLE INFORMATION

The [Government of Canada](#) and [Johns Hopkins Center for Health Security](#) provide reliable and updated information on their COVID-19 outbreak page.

COVID-19

PROTECT YOURSELF

If you get sick, refer to the following guidelines:

1. Call your health care provider or your provincial health authority¹ **before** going to a clinic. Inform them of your symptoms and provide any relevant information, such as your travel history.
2. **If your symptoms are not severe** and you do not need medical assistance, self-isolate and stay home.
3. **If your symptoms are severe**, call a COVID-19 dedicated clinic where available, or call your provincial health authority to know where to go. Do not go to the emergency or any clinic without calling beforehand. You can also call our Health Information Specialists for a list of clinics.

If you have COVID-19 symptoms or if you have been diagnosed, here's what you should and shouldn't do to protect yourself and others:

Self-isolate. This means, stay at home.

Rest. If your symptoms are not severe and you do not need medical assistance, get some rest and stay hydrated.

Use delivery services. For supplies, food, medications, etc. Pay online and ask your delivery to be dropped off outside.

Inform people of your symptoms. If you need to be in contact with people, inform them of your symptoms or your diagnosis beforehand. For example, call any clinic before getting there and let them know of your symptoms.

Avoid at-risk people. Avoid hospitals, long-term care centres, older adults, people with chronic conditions or compromised immune systems.

Avoid going outside or having visitors. If you do: wear a mask properly or cover your mouth and nose, maintain a 2-metre distance from others, and cover your mouth and nose with your arm when coughing or sneezing.

Avoid traveling. If you have symptoms or have been diagnosed, avoid all travels to any destination to protect people around you.

¹ 811 or Quebec 1-877-644-4545, Ontario 1-866-797-0000, Manitoba 1-888-315-9257, Nunavut 867-975-5772, Northwest Territories 911

COVID-19

IN THE WORKPLACE

For employers

- Make sure employees are **informed** and have **access** to reliable information
- **Assess the situation daily** and adjust the information if necessary
- Rely on **trusted sources of information** to share with your teams - for support, contact our **Health Information Specialists** or refer to your **Health Navigation platform**
- Provide access to **handwashing areas** and **hand sanitizer** while promoting hygiene best practices
- If possible, allow employees to **work from home** or arrange schedules to **reduce social contact**
- **Be flexible** with sick day requests and adjust your policies as needed
- **If you are sick, stay at home**
- Learn from COVID-19 and prepare for future similar events

For employees

- **Increase the physical distance** between yourself and your colleagues
- **Follow hygiene best prevention practices** - wash your hands and your workstation often
- **Be flexible** - if possible, **work from home** and change your schedule to **limit social contact**
- **If you are sick, stay at home**
- For trusted information and support, you can call our **Health Information Specialists** or refer to your **Health Navigation platform**

COVID-19

BE PREPARED, BE INFORMED, AND PROTECT YOURSELF

Hygiene is key to COVID-19 prevention.

Practicing basic hygiene measures can help protect yourself and others.



WASH YOUR HANDS
often with soap and water for 20 seconds.



COUGH OR SNEEZE
in a tissue or the bend of your arm. Wash your hands afterwards.



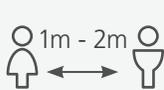
CLEAN SURFACES
that are often touched, like phones, toilets, door handles, etc.



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your eyes, nose and mouth with unwashed hands.

Social distancing measures can help reduce the number of new cases, and protect communities.

- Self-isolation is essential if you have symptoms or are diagnosed. Stay home if you do not need medical assistance.
- Keep a distance between yourself and others, at work and in public places.
- Avoid crowds and large social events.



i COMMON SYMPTOMS

- Fever over 38°C
- Cough
- Difficulty breathing

PEOPLE MOST AT RISK

- Elderly people
- Immunocompromised people

If you have symptoms, do NOT go to the emergency or any clinic. Call 811 or your provincial public health authorities*.

Get support with my-benefits health

1. If you have concerns about COVID-19, call 1 877 847-8081 to talk to a Health Information Specialist.
2. Visit your health & wellness platform to find reliable, up-to-date information.