



At Dupuis Langen we are here to support you and your employees throughout the COVID-19 pandemic. Periodically, we will update you on new items we feel will help you to navigate these times. Things are changing rapidly so we will notify you of any changes.

March 25th Prime Minister Justin Trudeau announced the implementation of a new [Canada Emergency Response Benefit](#) (CERB) that will replace Employment Insurance (EI) and previous financial aid announcements during the COVID-19 pandemic. This new benefit will help streamline the process and help reduce the volume of EI applicants through Services Canada and will provide financial relief approximately 10 days after applying for benefits. The program details are:

The emergency response aid will provide \$2000 per month of taxable income, it will last for 4 months and online applications *should* be available on April 6. The money will be paid out every 4 weeks and be available from March 15th until October 3rd. All laid off workers who have applied for EI due to corona virus job losses will instead get this \$2000 benefit up to four months, after which they will be switched over to standard EI if they are still out of work. This would apply to wage earners, as well as contract workers and self-employed individuals who would not otherwise be eligible for Employment Insurance (EI). Canadians who are already receiving EI regular and sickness benefits as of today would continue to receive their benefits and should not apply to the CERB. If their EI benefits end before October 3, 2020, they could apply for the CERB once their EI benefits cease, if they are unable to return to work due to COVID-19. Canadians who have already applied for EI and whose application has not yet been processed would not need to reapply. Canadians who are eligible for EI regular and sickness benefits would still be able to access their normal EI benefits, if still unemployed, after the 16-week period covered by the CERB. This benefit includes workers who are quarantined, parents with sick family members, children or kids who must stay home because schools and daycares are closed, and who are self-employed and closing up shop due to the virus, and those who still have jobs, but have seen their pay cut, will also qualify. For further information please refer to the link:

<https://www.canada.ca/en/department-finance/news/2020/03/introduces-canada-emergency-response-benefit-to-help-workers-and-businesses.html>

For plan members with Short Term Disability coverage in quarantine or self-isolation



HOME OFFICE

Though every insurer has slightly different policies regarding isolation and quarantine with the spread of Covid-19, many are following a similar model for short-term disability.

Short-term disability is designed to replace a plan member's earnings if they are unable to work due to illness and injury. Plan members who meet the following COVID-19 criteria are eligible for benefits:

- Plan members who have tested positive for COVID-19 and are unable to work from home are eligible for coverage for their self-isolation period. Many insurers are waiving the waiting period for benefits, please confirm with your plan administrator or account manager if this is the case for you.

- Plan members who have not been tested but have symptoms consistent with COVID-19 and are unable to work from home, are also eligible for coverage. Claims will be assessed according to the terms of the plan.
- Plan members who are in quarantine for any other reason, but do not have symptoms consistent with COVID-19, are not eligible for coverage. These plan members should consider applying for Employment Insurance (EI) benefits, if they do not have an option to work from home.

Access to healthcare while keeping a social distance

To maintain social distancing it is recommended to avoid contact with others to prevent the spread of COVID-19, and to keep yourself and the general public safe. If you are feeling unwell, as an alternative to visiting the doctor's office, there are options available for virtual healthcare. Two of these are Akira and Babylon by Telus Health.



Babylon by TELUS Health is a free healthcare mobile app that allows you to check symptoms, consult with doctors and access your health records right from your phone.

Download the link to get started



or



Some benefit plans have access to **AKIRA** by Telus Health. Akira lets you save time and instantly connect to a doctor or nurse practitioner to ask questions, get treated, renew prescriptions and keep well. Register online with Akira Health to set up an account. You'll need your policy number and certificate number from your benefits card to verify eligibility. Once registered, download the app and get started right from your mobile phone.

Download the link to get started



or



Some pharmacies are also refilling prescriptions online while others are delivering medications. [Shoppers Drug Mart](#) lets you refill online so everything is ready when you come in to pick it up. They also have partnered with [Maple](#) to get free access to virtual doctors on a temporary basis. One pharmacy that will deliver prescriptions is [Alliance Pharmacy](#) in Richmond. Prescriptions are faxed directly from the doctor's office, filled by the pharmacy and shipped to you within 2 to 5 days.

Support for businesses and their employees

The Government of Canada has announced some new programs to support the economy during the challenges facing us with COVID-19:

- Enhancing the [Work-Sharing program](#) to support employers and their workers who are experiencing a downturn in business
- A new [Business Credit Availability Program](#) to make more than \$10 billion available to Canadian businesses in financing and credit insurance solutions through Export Development Canada (EDC) and the Business Development Bank of Canada (BDC)
- The Canada Revenue Agency will defer tax payments until August 31, 2020, to help businesses with cash flow. For individuals, the return filing due date will be deferred until June 1, 2020.
- Immediate relief for small businesses with a 10% [Temporary Wage Subsidy](#) for the next 90 days, up to a maximum of \$1,375 per employee and \$25,000 per employer

Frequently Asked Questions

1. What is standard business practice for benefits if we are laying off employees?

For most of our clients, we are seeing that they are extending the benefits for up to 6 months, with the exception of Short-Term Disability and Long-Term Disability.



2. Can I get more of my prescription refilled to keep on hand?

Unfortunately, you can't get more than a 3 months supply at a time. Pharmacies want to make sure that there are no shortages for prescription drugs, so that everyone can have the medication that is necessary for them.

3. Where can I get up-to-date information on COVID-19?

We provide you with useful up-to-date information as it becomes available; however things are changing day to day and this [COVID-19 Quick Sheet](#) is a useful and updated summary of Public Health Orders, Government Announcements, Resources and Support.

All of us at Dupuis Langen hope you and your families and employees stay safe and healthy during this time. We are completely operational, and all our staff are now working from home, except for Diane, who is in the office. Please contact us by e-mail or phone, we are here to help. If you would like to share this with your employees, please go ahead and do so.