



At The Dupuis Langen Group 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.

On April 1, Prime Minister Justin Trudeau announced the [Canada Emergency Wage Subsidy \(CEWS\)](#) program and the [Canada Emergency Response Benefit \(CERB\)](#).

The **Canada Emergency Wage Subsidy (CEWS)** program will cover up to 75% of each employee's salary on the first \$58,700 that they earn this year or \$847 per week, for up to 3 months, retroactive to March 15, 2020. To be eligible, a business must show that their revenue has decreased by at least 30% for any of the claiming periods from the previous year.

For example, if revenues in March 2020 were down at least 30% compared to those in March 2019, then the employer could claim for CEWS on the remuneration they paid between March 15 and April 11, 2020.

Organizations that do not qualify for the Canada Emergency Wage Subsidy may qualify for the previously announced **wage subsidy of 10%** of remuneration you pay from March 18 to June 19, 2020 for up to \$1375 for each eligible employee and to a maximum of \$25,000 total per company.

Eligible businesses can apply directly online through the Canada Revenue Agency portal.

Canada Emergency Business Account

The new Canada Emergency Business Account will provide interest-free loans of up to \$40,000 to small businesses and not-for-profits, to help cover their operating costs during a period where their revenues have been temporarily reduced. To qualify, these organizations will need to demonstrate they paid between \$50,000 to \$1 million in total payroll in 2019.

This program will roll out in the three weeks after March 27, and interested businesses should work with their current financial institutions.

For more complete information about these programs and other business programs that employers may be eligible for, please go to the link below:

<https://www.canada.ca/en/department-finance/economic-response-plan.html#businesses>

Canada Emergency Response Benefit (CERB) program will be available starting on April 6th.

If you have already applied for Employment Insurance, you do not need to apply for CERB. The CERB program provides \$2,000 per a four-week period (\$500 per week) to individuals impacted by COVID-19. This means that you must have stopped working for reasons related to COVID-19 for at least 14 consecutive days within the four-week period that you are applying for. During the period that you have stopped working, you must not receive any employment income, self-employment income, unemployment benefits or benefits under a provincial plan because of pregnancy or in respect of the care of new-born or adopted children.

For more information, please go directly to link below and it will contain details as well as FAQs:

<https://www.canada.ca/en/services/benefits/ei/cerb-application.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.

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. However, some insurers are allowing STD and LTD to be continued for up to 3 months from the lay-off date. Check with us to confirm.

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 working remotely. 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.