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The workplace has rapidly changed for many Canadians; employees are stressed about this new reality. Employees have questions about benefit coverage, financial and job security. Employers are reevaluating human resources policies, employment contracts and changes in legislation which has created a unique spotlight on benefits. What we have discovered to date in this ever changing situation, is it is difficult to provide a consistent answer about employee benefit programs. Our client's benefit programs, human resources policies and insurer contracts vary greatly. However, our approach to determining the answer is the same:

1. Check the insurance contract and understand the limitations
2. Determine the approach the business would like or needs to take
3. Discuss with the insurer partners and negotiate what makes sense
4. Assist in the creating clear employee communication regarding the benefit plan provisions

There are certain areas of an employee benefit contract that are important to review with your consultant.

- Extension of Benefits
- Eligibility Requirements (hours worked)
- Long Term Disability Pre-Existing Provision (return from layoff)
- Late Premium Payment Provision
- Out of Country Provisions

A few other considerations:

- Changes to claims trends (reduction in paramedical and dental services)
- Impact on new hires in the elimination period
- Employees already on medical or legislative leaves
- Mental health and your Employee Assistance Program
- Virtual Health – access for COVID-19 testing
- Financial Wellness Education

As a member of EFC, we are here to support you and your employees.

Please direct any question to Steve Evans, VP of Sales - Employee Benefits & Group Retirement Solutions, by phone at 519-865-8185 or email sevans@danlawrie.com.