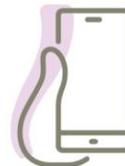


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CUSTOMER SERVICE March 16, 2020

20-10

Update on coverage and handling for COVID-19

News about the COVID-19 (novel coronavirus) pandemic continues to evolve quickly, and we want to continue to provide information about how this affects coverage and handling under your plan. Canada Life is taking the situation seriously. Our Incident Management Team is monitoring the outbreak through our global threat monitoring system and government agencies, including the World Health Organization and the Public Health Agency of Canada.

Members affected by COVID-19 can continue to expect their claims to be handled on a case-by-case basis based on their plan coverage. As the situation develops in Canada and abroad, we wanted to provide clarification on two key elements of your coverage.

Travel to countries that have been affected by COVID-19

The Government of Canada advises avoiding all non-essential international travel, citing fast-moving border restrictions and quarantines. Claims related to COVID-19 that occurred during travel to a country with travel advisory warnings will be assessed like any other claim under your plan. Plan coverages vary, so that's why every claim will be handled on a case-by-case basis.

Your out-of-country coverage covers expenses when members have symptoms from a medical emergency that require them to seek treatment. These include medical evacuation if suitable care isn't available, family assistance, and lodging.

As the risk of quarantine continues to grow when travelling internationally, it's important to know that expenses incurred when members are not experiencing symptoms, whether under quarantine or not, are not covered under Canada Life's standard group plan wording. It's important to review the plan carefully.

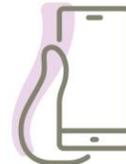
When a city is in lockdown, or has high-level travel advisories, we may not be able to help because officials may refuse our entry. When a country issues evacuation notices, members should follow the protocols issued by the country's authorities, which includes the process for getting help. Typically, assistance is handled by the Canadian Embassy.

Because of the protective requirements around COVID-19 while transporting a patient, all evacuations for patients with COVID-19 are being handled by health officials.

The situation continues to develop, and we advise everyone to adhere to the travel advisories and warnings from the Government of Canada.

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Short-term disability (STD) claims related to quarantine

Short-term disability coverage provides income replacement, for a limited time, where a covered person is unable to work due to disease or injury. A member will be eligible for STD benefits from the start of the quarantine period if the member is displaying symptoms consistent with COVID-19, has tested positive, and is unable to work. They simply need to fill out this [form](#) with the employee statement and consent form.

If testing does not confirm a diagnosis of COVID-19 but the member is presenting with symptoms that prevent work, a claim should be submitted, and the member will be entitled to benefits according to their plan.

As with out-of-country coverage, claims will be handled on a case-by-case basis. However, where a person is not at work because of either voluntary or involuntary quarantine, eligibility for benefits will be based on the terms of the contract, including the definition of “disability”. For example, mass quarantines issued by a health authority or cautionary quarantines issued by an employer would not qualify for coverage. This means that if there are no disabling symptoms present, benefits won't be payable. Further, support may be available through the Government of Canada Employment Insurance sickness benefit.

Employment Insurance sickness benefit

Employment Insurance (EI) sickness benefits are available to provide income replacement to those unable to work because of illness, injury, or quarantine. Quarantined Canadians can apply for Employment Insurance (EI) sickness benefits.

Service Canada is ready to support Canadians affected by COVID-19 and placed in quarantine. The one-week waiting period for EI sickness benefits will be waived for new claimants who are quarantined so they can be paid for the first week of their claim. Service Canada's dedicated toll-free support number is 1-833-381-2725 or (TTY) 1-800-529-3742.

Go digital

We're taking measures to ensure the safety of our teams and to continue serving you. To ensure the fastest processing, consider using digital options for enrolment and billing instead of paper processes. Talk to your Canada Life representative to learn more.

Ongoing service

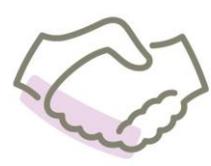
During this outbreak, our focus is to continue to serve our customers without interruption and to provide a safe workplace for our employees.

To support this goal, we've:

- Eliminated business travel, both domestic and international.
- Cancelled all meetings and events until the end of June.

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- Enacted a 14-day self-quarantine in cases of illness and personal travel outside of Canada.
- Increased cleaning in all offices and preventing visitors from entering our buildings.

What if Canada Life employees get sick?

We have a plan for this, too. Many employees are already working from home, and employees from other locations can fill in as needed, if an office is affected. Meetings and business will primarily be conducted with tele- and video-conferencing.

Additional support for members

If you notice all the media coverage is creating increased stress in your workplace, we encourage you to visit [Workplace Strategies for Mental Health](#) where you can get help to support your team's mental health and safety.

Member communication plan

We've created a NewsLine that you can share with your members. We'll also share it directly with them through GroupNet for plan members and GRS Access.

For information visit [Public Health Agency of Canada](#) or Canada Life's corporate [website](#).

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