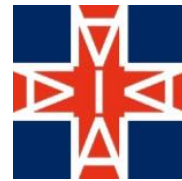


CORONAVIRUS UPDATE

BENEFITS DEPARTMENT UPDATE



BENEFIT ELIGIBILITY & CLAIMS

What will happen to my benefits in the event that I am unable to go to work?

Your benefits will remain in force for you and your eligible dependents for as long as you satisfy the eligibility requirements of the Benefit Plans. The requirements are available in your Benefit Booklet and at insulators95benefits.ca.

If the city and/or country mandates a shut down will my benefits remain active?

Yes – in the event of shut down your benefits will remain active for as long as you are eligible under the eligibility provisions of the plan.

Will my Drug Benefit Card work during this outbreak?

As long as you are eligible for benefits your Benefit Drug Card will remain active and will work in the event you and or your eligible dependents require medication during this time. For claim inquiries, please email claims@bpagroup.com.

What will be the best way to get information and stay informed on developments and information on my benefits?

The best place to get information is at insulators95benefits.ca. Should you require further assistance, please email us at administration@bpagroup.com.

What are your hours of operation during this period?

While our office is currently closed as a precautionary measure, we are available to service you during the following business hours even if there is a mandated shut down:

MONDAY TO FRIDAY
8:30 AM – 4:30 PM (until further notice)



WHEN EMAILING US, PLEASE INCLUDE:

- Your full name
- Your certificate number
- The reason for your inquiry

ALL INQUIRIES WILL BE HANDLED ON A PRIORITY BASIS WITHIN ONE (1) BUSINESS DAY

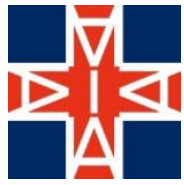


ADDITIONAL INFORMATION AND RESOURCES ABOUT THE CORONAVIRUS AND PREVENTION:

- [Coronavirus disease \(COVID-19\): Outbreak update](#)
- [The World Health Organization \(WHO\) information and preventative measures](#)
- [Centers for Disease Control and Prevention](#)

CORONAVIRUS UPDATE

BENEFITS DEPARTMENT UPDATE



MEMBER HEALTH MANAGEMENT

NON-OCCUPATIONAL / SHORT TERM & LONG TERM DISABILITY

Am I eligible to receive Short Term Disability (STD) Benefits if I missed work due to COVID-19 or have been directed to self-quarantine?

Eligible members who miss work due to illness caused by COVID-19 may be eligible for STD Benefits. If you have been directed to self-quarantine due to exposure to a person with COVID-19 or directed by a Public Health office or Medical Professional, we recommend you contact Service Canada to file a claim. Currently, the quarantine period is 14 days. If you develop symptoms during this period, the self-quarantine period may be extended. Please note that the one-week waiting period for Employment Insurance (EI) Sickness Benefits will be waived for individuals who are quarantined so they can be paid for the first week of their claim.

What if I am unable to see a physician?

In recognition of the increasing pressure on physicians and hospitals we will not require an Attending Physician's Statement as part of the application if you are unable to see a doctor. However, we will request confirmation of symptoms and medical treatment received for the condition. Once you have been cleared to return to work, appropriate medical confirmation will be obtained.

If my worksite closes and I am not able to work, am I entitled to receive STD Benefits?

No – in order for an absence to be supported, you must have a medical condition or have been directed to self-quarantine as described.

During the closure, will STD payments be affected?

No – STD payments will continue to be mailed to eligible members.

During the closure, am I required to maintain communication with or submit claim information to my Health Management Services Case Manager?

Health Management Services Case Managers will continue to work with you during your absence from work and return to health. We encourage you to remain in contact with your Case Manager during your absence to avoid any disruptions or delays once the office reopens.

What if I need to apply for or am receiving Long Term Disability (LTD) Benefits?

Health Management Services and the LTD Insurer will continue to operate during the closure. Please continue to work with your Case Manager. If you encounter issues in having the LTD Physician Statement completed, please contact your Case Manager.

Can I present an STD claim during the office closure?

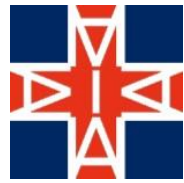
Yes – the department will continue to assess new claims. Please ensure applications are sent to healthmanagement@bpagroup.com. When emailing us, please attach any required documentation.

I do not qualify for EI Benefits, is there any financial aid available through the Benefit Plan?

No – however there are currently government initiatives in places to assist people who do not qualify for EI. These initiatives currently include a new Emergency Care Benefit of up to \$900 biweekly, for up to 15 weeks, to provide income support to workers, including the self-employed, who must stay home and don't qualify for paid sick leave or EI. Please contact Service Canada to receive more information on how to apply for any financial relief programs available.

CORONAVIRUS UPDATE

BENEFITS DEPARTMENT UPDATE



MEMBER HEALTH MANAGEMENT OCCUPATIONAL / WSIB BENEFITS

Could I receive WSIB compensation if I contract COVID-19 through work or am directed to self-quarantine?

When a worker contracts COVID-19 or directed to self-quarantine as a direct result of their employment, they are likely to be entitled to compensation providing certain criteria relating to the nature of their employment and the extent of their work-related exposure are met.

How will my WSIB claim or payments be affected during the WSIB's office closure?

The WSIB has closed its office to the public as of March 11, but continues to be operational. At the moment, the WSIB has not issued any communications around service disruption. Should we receive any updates, we will update you. You can also visit www.wsib.ca/en/novel-coronavirus-covid-19-update for more information and updates.

What if I have an appeal or a return-to-work meeting scheduled during the WSIB's office closure?

At the moment, the WSIB Appeals Branch and RTW/WT Services Divisions have yet to formally announce their approach to COVID-19 and impact to in-person meetings. We understand that WSIB has been postponing in-person meetings or have been coordinating meetings via teleconference. Please note that effective March 16, the Workplace Safety and Insurance Appeals Tribunal (WSIAT) is postponing in-person hearings and rescheduling to a later date.

What if I need to speak to my Health Management Services Case Manager or need assistance filing a new claim?

The department will continue to assist you with WSIB matters. Please email us your questions at healthmanagement@bpagroup.com. When emailing us, please attach any required documentation.

MEMBER SUPPORT

My family and I are having a difficult time coping with the current environment. Is there any support the Benefit Plan is providing to the members and their families?

There are numerous communication channels available to all members and their families. You are encouraged to utilize the following services:

HUMANACARE MEMBER & FAMILY ASSISTANCE PROGRAM

- Call Toll Free at 1-800-661-8193
- View the Online Brochure by [Clicking Here](#)

QUICKCARE CONFIDENTIAL MENTAL HEALTH PROGRAM

- Call the Dedicated Phone Line at 1-844-900-8357
- View the Online Brochure by [Clicking Here](#)

MISCELLANEOUS

I have not received my T4A in the mail. How can I get a replacement?

If you have not received your T4A in the mail, please email us at administration@bpagroup.com. We will not be accepting pick-up requests at this time as our office is currently closed. Due to the sensitive nature and personal information on your T4A document, we will not be able to send a copy to you via fax or email.