



March 27, 2020

To: All Members, CMSG Western Branch Benefit Plan

Re: Coronavirus Disease (COVID-19) – Update #2

The COVID-19 situation is evolving daily and the Trustees would like to keep members updated on the benefit plan and resources available to you.

Health & Dental Claims

Health and dental coverage are unchanged by the outbreak. You are encouraged to use your pay-direct drug card at pharmacies and have your dentist submit your claims electronically through EDI. All other claims can be submitted by completing and signing the appropriate [claim form](#) and emailing them, include supporting documents to Coughlin & Associates Ltd.'s claims department at ottclaims@coughlin.ca.

Out-of-Country Emergency Medical

Due to the unique circumstances surrounding COVID-19, on an exceptional basis, our group travel insurer has extended coverage for emergency medical benefits for all employees who are required to travel for work which has been deemed as essential by the Canadian government. This means that if you are working on vessels in U.S. waters you continue to have full emergency medical coverage up to \$5 million per trip. **If you are faced with a medical emergency, please contact Global Excel immediately to open a claim.** Attached is an electronic copy of your group travel assistance card with your policy number and contact numbers. We encourage you to carry this information on you at all times.

Disability Insurance

If you become ill or have symptoms and/or test positive for COVID-19 you would be eligible to receive short-term disability (STD) benefits. The waiting period will be waived and benefits paid from day one if you test positive for COVID-19. The determining factor for STD acceptance is illness, not that you are self-quarantined or self-isolated. In other words, you must be ill to receive STD benefits. If you are not working because you are self-quarantined or self-isolated but you are not ill, there is no disability claim. If you have reasonable grounds to believe you have been exposed to COVID-19, you should contact your doctor or call 8-1-1 to learn where to be seen and tested.

Manulife requires medical evidence to support an absence due to COVID-19, but they are making it easier for you to provide what is needed. An insurance industry [Plan Member Confirmation of Illness Form](#) is available for you to complete which can be sent directly to Group_disability_claims@manulife.ca and disabilityclaims@coughlin.ca. Manulife will work with you to confirm what information is needed immediately. They will request a medical form when you are cleared to return to work or if your illness lasts more than 14 days.

If you are not ill, but are unable to work due to self-isolation or you are caring for a family member who has contracted COVID-19, you are encouraged to apply for the Government of Canada's recently created Canada Emergency Response Benefit (CERB). The CERB will provide a taxable benefit up to \$2,000 per month for up to four months to individuals who experience work disruptions resulting from COVID-19. Information about CERB and how to apply can be found here: <https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html>

For more facts about COVID-19 visit the following link:

<https://www.canada.ca/en/public-health/services/publications/diseases-conditions/know-facts-about-coronavirus-disease-covid-19.html>



We also recommend that you review your coverage in the Benefit Plan booklet available through the Member portal, which you can access at www.coughlin.ca.

The Trustees and the Guild are committed to keeping all Benefit Plan participants informed. As a member it is important that you know that the Guild is working hard on your behalf.

The Trustees
CMSG Western Branch Benefit Plan

Cartes d'assistance / Assistance Cards 

Titulaire du contrat / Policyholder:
Canadian Merchant Service Guild Western Branch

Numéro de contrat / Policy Number: 1057324

Produit / Product: Assurance voyage collective / Group Travel Insurance

Période de couverture / Coverage Period: 60 jours par voyage / days per trip

Cette assurance est souscrite auprès de la Royal & Sun Alliance du Canada, société d'assurances.
This insurance product is underwritten by Royal & Sun Alliance Insurance Company of Canada.



Vous devez informer Global Excel Management Inc. immédiatement en cas d'urgence ou de sinistre. Votre couverture peut limiter les garanties si vous ne contactez pas Global Excel Management Inc. immédiatement. **You are required to notify Global Excel Management Inc. immediately in the event of an emergency or a claim. Your coverage may limit benefits should you not contact Global Excel Management Inc. immediately.**

Canada et États-Unis / Canada & US	1-866-870-1898
À frais virés / Or collect.	+ 819-566-1898
Mexique / Mexico	001-800-514-7798
Australie / Australia	1-800-554-365
République Dominicaine / Dominican Republic	1-888-751-4338
France	0-800-913-330
Germany / Allemagne	0800-181-6871
Italy / Italie	800-871-706
United Kingdom / Royaume-Uni	0800-917-8832

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IMPORTANT MEMO REGARDING EMPLOYEES WHO ARE REQUIRED TO TRAVEL FOR WORK WHICH HAS BEEN DEEMED ESSENTIAL BY THE CANADIAN GOVERNMENT AND WHO ARE COVERED UNDER GROUP TRAVEL INSURANCE

Due to the unique circumstances surrounding COVID-19, on an exceptional basis, coverage for emergency medical benefits will continue for all employees who are required to travel for work which has been deemed as essential by the Canadian government and who are covered under one of our Group Travel Insurance plans.

It is important to note that:

- This exception applies only to work-related out-of-country trips; and
- If the insured's plan contains a travel advisory exclusion, this exclusion will be waived temporarily while the global travel advisory issued by the Government of Canada on March 13th, 2020 is in effect; and
- This exception applies to Group Travel Insurance coverage only; therefore, if applicable, top up travel insurance coverage is not subject to this exception; and
- This exception applies only to employees who are required to travel for work which has been deemed as essential by the Canadian government and who are covered under an existing group policyholder; and
- All other terms and conditions of the policy remain unchanged.

AVIS IMPORTANT RELATIF AUX EMPLOYÉS QUI SONT TENUS DE VOYAGER POUR UN TRAVAIL QUI EST JUGÉ ESSENTIEL PAR LE GOUVERNEMENT DU CANADA ET QUI SONT COUVERTS AVEC L'ASSURANCE VOYAGE COLLECTIVE

Vu les circonstances particulières entourant le COVID-19, à titre exceptionnel, la couverture pour les garanties des soins médicaux d'urgence sera maintenue pour les employés qui sont tenus de voyager pour un travail qui est jugé essentiel par le gouvernement du Canada qui sont couverts par un de nos régimes d'Assurance voyage collective.

Il est important de noter que :

- Cette exception s'applique uniquement aux voyages reliés au travail à l'extérieur du pays ; et
- Si le régime de l'assuré comprend une exclusion relative aux avertissements officiels aux voyageurs, cette exclusion sera supprimée temporairement en attendant que l'avis global aux voyageurs émis le 13 mars 2020 par le gouvernement du Canada est en vigueur ; et
- Cette exception s'applique uniquement à la couverture pour l'Assurance voyage collective. De ce fait, s'il y a lieu, cette exception n'est pas étendue à la couverture d'assurance distincte pour les jours complémentaires ; et
- Cette exception s'applique uniquement aux employés qui sont tenus de voyager pour un travail qui est jugé essentiel par le gouvernement du Canada et qui sont couverts par un titulaire du contrat existant ; et
- Toutes les autres conditions et modalités du contrat restent inchangées.