

Chambers Plan Weekly Indemnity (WI) Benefit

At the onset of the COVID-19 pandemic, we made a number of exceptions in relation to Weekly Indemnity eligibility guidelines to try to best assist Plan members through these challenging times.

In Plan News Issue 10 (August 2020), we advised we would continue waiving Weekly Indemnity waiting periods of 7 days or less if a Plan member tested positive for COVID-19. While such exceptions could not continue forever, we wanted to revert back to normal claims handling in a gradual fashion, as businesses re-opened and adjusted to precautionary measures. As a continuation of this gradual approach, for **COVID-19 claims with a date of disability of November 1, 2020 or later, standard waiting periods will apply.**

Chambers Plan will resume the normal handling of WI claims, with the following exception:

Where a Plan member has tested positive for COVID-19 and cannot perform the duties of their occupation, either due to the severity of symptoms or an inability to perform their occupational duties remotely:

*- We will continue to accept the Canadian Life & Health Insurance Association's (CLHIA) **Plan Member Confirmation of Illness Form** instead of an Attending Physician's Statement.*

Personal Protective Equipment (PPE) Fees

We initially provided information about PPE in Plan News Issue 8 (July 2020). As a reminder, PPE expenses are not covered under Chambers Plan. However, provided such fees form part of an eligible medical or dental expense, they would be considered reimbursable under a Health Spending Account (HSA).

Should you require additional information about adding an HSA, please contact your Chambers Plan Advisor.

Teladoc[®] Mobile App Enhancement

When the Teladoc telemedicine service was embedded into all Chambers Plan Health options last year, we made available to Plan members an informational piece called "Getting Support When Travelling", which explained how to use the service in the United States. When in the U.S., Plan members had to call Teladoc's U.S. member services team and establish a U.S. account.

While non-essential travel from Canada to the U.S. is not currently recommended by the Government of Canada, we are nonetheless pleased to advise that, effective November 1, 2020, the Canadian Teladoc app will work seamlessly in the U.S. As such, once the pandemic subsides and U.S. travel resumes, Plan members will have an even easier time accessing the service from within the U.S.