



CUSTOMER SERVICE

21-15

July group benefits update

IDEL extensions continue into September

Earlier this month the Ontario government announced the “deemed” Infectious Disease Emergency Leave (IDEL) COVID-19 period would be extended to Sept. 25, 2021.

All employees currently on layoff in Ontario continue to be protected under the Ontario Employment Standards Act (ESA) *deemed* Infectious Disease Emergency Leave (IDEL). Deemed IDEL allows all in-force coverage, including disability coverage, to remain in force on a premium paying basis, until Sept. 25, 2021. Any coverage that had terminated will remain so until the end of the leave or return to work date, whichever is earlier.

If the Ontario government ends deemed IDEL on Sept. 25, then starting Sept. 26, 2021 the following will apply:

- The Employment Standards Act (ESA) regular rules around constructive dismissal resume and an employee may be constructively dismissed, even for COVID-19 related reasons. In this case, the group coverage for the employee would be terminated.
- The ESA regular rules around temporary layoffs resume and the temporary lay-off clock resets. Employees who can't return to work will be considered on a temporary layoff, with Sept. 26, 2021 being the first day of the temporary layoff. In this case, the employee's group coverage will be extended (31 days for disability and six months for all other coverage) based on the termination provision of the group contract. If disability coverage was discontinued during the deemed IDEL, it will remain in terminated status.
- Employees can apply for regular IDEL (not deemed IDEL) if they meet the criteria. An employee's benefits coverage, minus disability, would continue as this is considered an ESA leave.

Contact your Group Service rep for more details or if you have any questions.

Our position on COVID-19 vaccinations

We continue to hear questions about risks to claim eligibility and the COVID-19 vaccine. While we encourage everyone who's able to get a COVID-19 vaccine to do so, your claim eligibility is not affected whether you get one or not.

Government-approved COVID-19 vaccinations are tested to make sure they're safe and effective. While some people reported side effects those side effects aren't necessarily related to the vaccine.

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The Canadian Life and Health Insurance Association (CLHIA) stresses vaccination is one of the most effective means to protect you and others from serious illness and death from COVID-19. They also want you to know getting the vaccine will not affect your individual or workplace life, health or disability insurance benefits.

Faster Together, Canada Life supports cross-Canada vaccine campaign

Canada Life has joined with the Canadian Chamber of Commerce, along with multiple businesses, education and labour organizations to support the Faster Together campaign – a national volunteer-based initiative designed to encourage Canadians to get vaccinated to bring us back together faster. The campaign has creative materials available in a variety of applications (TV, digital, social media, etc.). If you'd like to help get these messages to more people, visit the [campaign's website](#).

Our commitment to you hasn't changed during the pandemic. Your financial, physical and mental well-being is our top priority.