

Covid-19: Manulife Group Benefits

The Canadian economy is built on small and mid-size business. Millions of Canadians depend on small and mid-size employers, and Manulife will be here for support their clients during these unprecedented times.

With burdens adding up, and uncertainty times coming, Manulife knows that the focus of small and mid-size employers will be spent on their business.

Below are five advices intended to offer relief and less worries:

1. Measures to help with cashflow challenges
2. HR support
3. Your mental health matters too
4. Healthcare Online available
5. Out-of-country coverage

1. Measures to help with cashflow challenges

Pausing renewal adjustments – for small and mid-size clients

With a focus of keeping more cash in small and mid-size businesses, renewal adjustments for May, June and July will be deferred 60 days unless the adjustment is a decrease. Premium decreases will still take effect.

- May 1 renewal – renewal rate changes implemented July 1st
- June 1 renewal – renewal rate changes implemented August 1st
- July 1 renewal – renewal rate changes implemented September 1st

Manulife will monitor the situation closely and will revisit renewals in August and beyond.

Our hope is that the additional 60 days gives flexibility, especially when their attention needs to be on their customers, community, and core business activities.

In 2021, renewals will take place on their regular schedule.

Client's premiums

Manulife stands behind small business owners. This is especially true given the financial uncertainties they are facing. First and foremost, we want to assure will be no claims suspension for a lack of payment for the month of April. This ability is already built-in to our established practices and processes to help businesses through challenging times.

We want to support businesses in maintaining employee benefits. If temporary cashflow issues are occurring and the monthly payment premium cannot be paid within 31 days – claims will not be suspended.

If additional support is needed, one of the many solutions can be explore includes premium deferrals up to 60 days, without claim suspension. This will be done on a case by case basis to ensure that is the right approach at this time.

The federal and provincial governments acted quickly to support small and mid-size businesses with several programs to offer relief; especially programs to offer help with rent, payroll and benefits.

Manulife is here to support businesses as they work through these uncertain times, and we will continue to revisit these policies as the situation progresses.

Alternatives to removing the plan

We know employees value their group benefits plan – and removing benefits from employees during this time is a last resort for businesses. And let's face it – people need benefits at times like these. But – if cashflow challenges have business owners considering closing their plan completely, we are here to help. There are alternatives to consider such as changing the plan design to make it more affordable. [Click here to read about provisions for suspending benefits.](#)

Help for managing lay-offs, suspension of coverage and integration with EI

No business leader wants to consider lay-offs. However, this may be necessary considering the coronavirus (COVID-19) outbreak. More information can be [found here.](#)

This reality, and the financial stress some of the most vulnerable Canadians will face is why [Manulife has recently donated \\$1 million to food access non-profits nationwide.](#)

2. Get COVID-19 resources through HR Support Services

HR Support Services, offered through our partner HRdownloads®, has developed a coronavirus (COVID-19) Resource Centre which includes frequently asked questions and helpful resources to assist small and mid-size employers.

3. Stress is inevitable – tools to help small and mid-size business leaders

If there were a national stress index, we imagine it would be through the roof. For small and mid-size business owners, there's a lot to worry about – and they likely tend to put family and their employees above themselves. Our support services are here to help you to take care of your self and your family.

4. Remember Manulife's Healthcare Online is available

Even a month ago, it was hard to imagine not being able to access a clinic or your family doctor. Today, we must all do our part to flatten the curve and reduce the burden on our public healthcare systems.

Clients can provide their members with a secure, digital way to access top-quality primary care with Manulife's Healthcare Online.

Manulife's HealthCare Online

- 24/7 secure access to Canadian healthcare professionals for appointments and treatment in French or English.

- Access from your mobile device within minutes.

- Live chat and video consultation.

Ask your advisor for details.

5. Out-of-country coverage – urge employees to return to Canada

The government of Canada is strongly urging Canadians to return home immediately, but some people continue to experience delays. We extended our out-of-country emergency medical coverage until the end of April for plan members who are delayed getting home but nearing the end of their out-of-country coverage. We want to make sure plan members have the coverage they need until they can get back home safely, but we won't be able to offer extensions to members who are near the end of their 'days limit' beyond the end of April.

Important note: This is meant to be a helpful gesture to those who need it. This does not affect plan members with coverage that extends beyond the end of April. Our contracts and coverage are unchanged.

We'll be communicating this information to small and mid-size Manulife Group Benefits clients by the end of the week.