

Dear OASSIS Plan Members:

During this time we are continuing to work with our members and our providers to offer supports where we can in these exceptional and rapidly changing circumstances. Please continue to monitor your email to keep updated on changes to policies which may evolve alongside governmental and insurance provider changes.

If your covered plan members are laid off temporarily due to lack of work, your organization can elect to continue benefits for them. The OASSIS standard policy regarding temporary layoffs allowed the coverage in place to continue for one month from last day worked.

However, effective 2020-03-25, we can provide:

Benefit Coverage - During Temporary Layoff – March 25, 2020

Benefit Coverage	Extension
Extended Health, Dental & Health Care Spending Accounts, EAP	up to 6 months from the date of layoff
Basic Life Insurance and Accidental Death Insurance	up to 6 months from the date of layoff
Short Term Disability and Long Term Disability	up to 60 days from the date of layoff
Optional Dependent Life Insurance	up to 6 Months from the date of layoff
Optional Life Insurance	no extension for Optional Life Insurance
Optional Critical Illness Insurance	no extension for Optional Critical Illness

Benefit Coverage – During Provincial Employment Standards Act (ESA) Emergency Leaves

Refer to the Employment Standards Act for your Province for the details of Entitlements, the Covered Reasons and the Effective Dates

Employees who are on an **Emergency Leave for certain prescribed reasons relating to the COVID-19** crisis may have an entitlement to continued participation in benefit plans under the Employment Standards Act (ESA) of their Province.

Employers may be required to continue to make employer contributions on the employee's behalf during this period unless employee contributions are also required and the employee provides written notice to the employer that they do not intend to make the employee contributions.

Benefit Coverage - During Employee-Initiated Voluntary Leave of Absence

Covered employees who **voluntarily** initiate a Leave of Absence for reasons **not covered under a Provincial Employment Standards Act (ESA) Emergency Leave** may be entitled to participate in the benefit plan for 30 days, upon their employer's authorization and conditions of extension (subject to provisions of the plan and carrier requirements).

Short Term Disability / Long Term Disability Benefits for Medical Leave of Absence

If a member is not actively at work due to medical reasons / with active symptoms of COVID-19 and needs information regarding their Disability Coverage please contact our OASSIS Disability Coordinator Michelle Oxberry directly:

- 1-888-233-5580 extension 306 or michelle@oassisplan.com

PLEASE NOTE:

- Employees who have been **laid off or were not actively at work during their benefit waiting period** will not be eligible for extension of benefits as they were not an active employee enrolled on the plan.
- For disability benefit adjudication, if a person satisfies their LTD waiting period while on temporary layoff or leave of absence, disability benefits would not be payable until the employee's declared return to work date as indicated by the recall letter from the employer.
- **Optional Benefits** may be subject to medical underwriting if the leave is longer than 12 months.
- **Travel Coverages** are subject to standard plan provisions and COVID-19 limitations and exclusions.
 - We advise members to contact Travel Assist **prior to travelling** to verify their coverages and keep up-to-date with any travel limitations, restrictions or exclusions.
 - Members can call **Travel Assist at 1-800-936-6226** (within Canada) for information.

OASSIS is operating with regular office hours during this time. Please do not hesitate to contact your Benefits Administrator if you have additional questions or require additional assistance at this time.

Take Care,

OASSIS