



Trustees of the Southern Interior Health & Welfare Plan

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MEMORANDUM

From: Board of Trustees
To: Participating Employers
Date: November 10, 2020
Re: **Update on COVID-19 Weekly Indemnity Claims**

The purpose of this memo is to update all participating employers of the Southern Interior Health and Welfare Plan (SIHWP) on recent decisions made by the Board of Trustees as a result of circumstances associated with the COVID-19 pandemic.

In March 2020, the SIHWP Board of Trustees endorsed special provisions with respect to Weekly Indemnity (WI) claims for members experiencing COVID-19 related symptoms. One of the special provisions allowed members to apply for benefits using a self-disclosed CHLIA medical form, rather than the Attending Physician's Statement (APS). This special provision was intended as a temporary solution at the beginning of the pandemic to alleviate the burden on the medical system, and it followed the same protocol as the Insurance Industry across Canada.

Over the last several months, various changes have been made to reduce exposure and to better manage the illness. In addition, testing has been made more readily available. As a result, the Insurance Industry across Canada reinstated their standard protocol, which requires completion of the APS and confirmation of a positive COVID-19 test in order to support a claim.

The SIHWP Board of Trustees have agreed to the following special provisions, which are in effect from **October 1, 2020 to November 30, 2020**:

- The **five (5) day waiting period** (normally applicable to claims due to illness) will continue to be **waived** on approved COVID-19 claims.
- The CHLIA form or the PBC "Plan Member Confirmation of Illness Form" will **no longer be accepted**. All claims must be supported by an Attending Physician's Statement (APS) and confirmation of a positive COVID-19 test.
- Upon adjudication approval, weekly benefits for a confirmed COVID-19 illness will be **payable for a 14-day period** and benefits beyond the 14-day period will be contingent on medical validation/associated adjudicative processes.

Effective December 1, 2020, all COVID-19 related WI claims will be adjudicated based on the standard Plan provisions. The Trustees ask that employers encourage members to apply for the Canada Recovery Sickness Benefit (CRSB) during the waiting period. Please refer to the enclosure for more information on the CRSB.

The SIHWP Board of Trustees will continue to monitor this situation closely for the need to adjust this approach as it continues to evolve.

Sincerely on behalf of the Trustees,

Naveen Kapahi, Plan Administrator