

INFONOTE

Group insurance

March 25, 2020

COVID-19 – Relief measures for plan sponsors

We have put in place the following measures to help support our plan sponsors. These measures will be in place for the next few months, after which we hope it will be business as usual. We will of course continue to monitor the situation and adjust accordingly.

If you have questions about any of the items below, don't hesitate to contact your Desjardins representative.

1) Renewals

PerformPlus (generally under 50 lives)

Effective immediately, we will defer all non-finalized April and May renewals to June 1, 2020.

Non-refund groups under 500 lives

We will review these on a case-by-case basis.

2) Premium Payment

PerformPlus (generally under 50 lives)

We will extend the contractual premium grace period by 30 days. This will be in place until June 2020.

Non-refund groups under 500 lives

We will review these on a case-by-case basis.

3) Reduction of work hours

We will support plan sponsors who want to continue coverage for employees not meeting the minimum hours of work due to COVID-19 measures. We will maintain the current volume/salary for insurance purposes.

4) Temporary layoffs and unpaid leaves of absence

Whether plan sponsors have a temporary layoff/unpaid leave of absence contractual clause or not we are offering the following options:

- Maintain all benefits, including Disability benefits; or
- Maintain all benefits, except Disability benefits; or
- Terminate all benefits.

The plan sponsor's decision is applicable to the entire contract until June 30, 2020.

As per our usual process, the disability elimination period will begin on the plan member's scheduled return-to-work date.

Please note that, due to RAMQ requirements in Quebec, Extended Health Care must be maintained if any benefit except Life is extended.

We are currently updating the FAQs on our [public website](#) with this information. This update will be posted shortly, but we wanted to share our positioning with you immediately.