

# The PA Advocate

2020 Volume 4



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## COVID-19 UPDATES

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### MOVING FORWARD DURING THE COVID-19 PANDEMIC

In response to the COVID-19 pandemic, in March 2020, GroupHEALTH and DMI's offices were closed to all but essential on-site team members. We focused on providing our clients and plan members with uninterrupted service and support while transitioning our team members to work remotely.

Because our team members appreciate the collaboration, tools, and camaraderie that they experience when they are working together in our offices, GroupHEALTH and DMI began a phased process for our employees to return to

our offices beginning this fall.

**Our priority is to ensure that our team member's return to office is safe,** while ensuring that we continue to provide our clients and plan members with uninterrupted service and support. This includes continued flexibility for employees with health or childcare challenges, and physical safety measures that comply with provincial public health and safety protocols.

We will continue to monitor the evolving situation and follow the guidance of our federal and provincial governments and health authorities, making any necessary adjustments to our return to office plan as changes arise. We will continue to communicate these updates with you.



## EXEMPTION FOR OOC COVERAGE DURING COVID-19

In response to feedback from clients and the changing public health landscape, GroupHEALTH and key insurer partners have authorized an exemption for your current out of country coverage. *This exemption only affects plans insured by SSQ.*

### OUT OF COUNTRY COVERAGE

Effective immediately, both essential and non-essential travel up to 90 days to countries with a Government of Canada "Avoid non-essential travel" advisory will be covered under the terms of your policy at no additional charge. Conditions covered include COVID-19 (the "Coronavirus"). Travel to countries with a Government of Canada "Avoid all travel" advisory will remain as an exclusion under your plan.

### TRIP CANCELLATION

Provisions regarding trip cancellation will remain unchanged: any booking of travel to countries with a Government of Canada "Avoid non-essential travel" or "Avoid all travel" advisory at the time the booking is made will not be eligible for trip cancellation insurance.

### LENGTH AND TERMS OF EXEMPTIONS

This exemption is valid for travel commencing up to April 1, 2021, and may be altered at any time with communications from GroupHEALTH to you. These changes are considered a special exemption to our administrative practices, and will not require the altering of your current contract. Information posted on SSQ's website will not apply to GroupHEALTH policy holders.

### COMMUNICATING THIS CHANGE TO YOUR EMPLOYEES

If you would like to inform your employees of this update, we've made communication resources available to you through the PA Knowledge Base. Use the button below to access these resources.

If you have any questions, please contact your GroupHEALTH representative.

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## PLAN ADMINISTRATOR NEWS

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### UPDATING YOUR PASSWORD ON WEBS

We have recently improved security on all accounts as part of our commitment to you as GroupHEALTH takes the protection of your personal data very seriously.

As of November 2, when prompted to reset your WEBS passwords, you will be required to set up a more secure password format.

Your new password will need to be a minimum of 8 and a maximum of 20 characters, containing at least one uppercase, one lowercase, one number, and one unique character from -\_!@#%&\*+=!?"'.



### HEALTH SPENDING ACCOUNT CARRY FORWARD ADJUSTMENTS

Reduced access to health and dental services during the COVID-19 pandemic has caused the Canadian Revenue Agency (CRA) to assess the Health Spending Account (HSA) carry-forward rule. The CRA will allow businesses the option to extend their HSA carry-forward rule by 12 months, ensuring their plan members aren't losing credits as a result of reduced services.

This extension will apply to members' with unused GroupHEALTH HSA credits that expire between March 15 and December 31, 2020. **Plan Sponsors will be able to choose to extend the carry-forward rule by 12 months.**

If you have questions on this extension and how it might apply to your benefit plans, please contact your GroupHEALTH representative.

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## EASY ADMINISTRATION

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### HOW SWITCHING TO GENERIC DRUGS CAN HELP YOU SAVE

Generic drugs are a safe and equally effective alternative to higher cost brand name drugs. Switching to generic drugs can help you and your benefits plan realize significant savings without compromising your health.

## What is a generic drug?

Generic drugs are copies of brand name drugs that are produced once the brand name drug's patent has expired. Brand name drugs and their generic equivalents contain the exact same medicinal ingredients and effectiveness.

## What are the two differences between brand name drugs & generic equivalents?

### A. Non-medicinal filler ingredients

Generic drugs are copies of brand name drugs that are produced once the brand name drug's patent has expired. Brand name drugs and their generic equivalents contain the exact same medicinal ingredients and effectiveness.

### B. Cost

While the filler ingredients can differ, the effectiveness of the drug does not change. Filler ingredients affect the appearance of a drug.

This is why generic drugs can look different than the brand name version. Generic drugs can cost up to 50% less than their brand name equivalents.

Check out resources on the PA Knowledge Base to learn about other ways to help your employees save on their benefits plan.

[Read other Resources for your Benefits Plan Here](#)

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## GROUPHEALTH NEWS

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### WE HAVE OFFICIALLY MOVED INTO OUR NEW CORPORATE HEAD OFFICE AT GROUPHEALTH PLACE

We're excited to let you know that our Surrey, BC GroupHEALTH and Disability Management Institute (DMI) teams have officially unpacked at our new corporate head office, GroupHEALTH Place. A reminder that all mail should be sent to our new address, listed below.

**GroupHEALTH Place**  
15315 31st Avenue  
Surrey, BC V3Z 6X2

If you have recently sent mail to our "old" address (#200 – 2626 Croydon Drive, Surrey, BC, V3Z 0S8), be assured that it will be forwarded to GroupHEALTH Place.

We're looking forward to welcoming our clients to our new home when we can safely gather together again.

[Read our GroupHEALTH Place Press Release Here](#)



## GROUPHEALTH NAMED THE BIGGEST EMPLOYEE BENEFIT COMPANY IN BC BY BUSINESS IN VANCOUVER

On October 19, 2020, *Business in Vancouver* released its annual list of the largest employee benefit companies based in British Columbia in 2020. We are thrilled to announce that GroupHEALTH has once again topped this list as the biggest employee benefit company in BC!

The list is based on the number of employees located within the province. GroupHEALTH ranked number one, with 235 employees in BC. We're grateful to our clients and our Advisor Partners for helping us continue to grow!

*Business in Vancouver* provides information on local business news, events, and resources within Metro Vancouver. To view the list of employee benefit companies in BC, [click here](#).

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## OUR PRESIDENT OF DMI SPEAKS WITH HR REPORTER ON MENTAL HEALTH SUPPORT FOR INJURED WORKERS

On July 20, 2020, HR Reporter released an article featuring an interview with our own Matt Hendrick, President, DMI.

The article, 'Too many injured workers not seeking mental health supports,' highlights how many workers don't access the services they need for a full recovery.

Matt speaks to the importance of maintaining contact with your injured worker when they are on leave, and the importance of the injured party being both physically and mentally healthy when it comes to returning to work.

[Read the Article Here](#)

Since 1987, Canadian HR Reporter has served as Canada's indispensable guide to human resources management. Published 12 times a year, the popular tabloid provides readers with the latest news and information on trends and issues, along with expert advice and insights from HR practitioners, research and resources

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## POWER TOOLS FOR PLAN ADMINISTRATORS

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### FREE MONTHLY WEBINARS

Get helpful tips and training on WEBS, Enrol-ME Online and more.

[Register for our next Webinar Here](#)

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## ONLINE KNOWLEDGE BASE

Everything you need to know about administering your benefits plan, at your finger tips.

[Go to Knowledge Base](#)

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### Questions or comments?

Please contact your GroupHEALTH representative or Advisor Partner.

Email: [info@grouphealth.ca](mailto:info@grouphealth.ca)

[www.grouphealth.ca](http://www.grouphealth.ca)