

INFONOTE

Group insurance

October 19, 2020

Waiting period reinstated for leaves due to COVID-19

In March, we introduced a number of relief measures to quickly address the unexpected impact of the COVID-19 pandemic on your employees and your business. One of these measures was to waive the usual contractual waiting period so short-term disability benefits could begin on the first day of leave in cases of a COVID-19 diagnosis.

Since that time, the Government of Canada has announced new income support measures to support Canadians through the COVID-19 pandemic. These measures, the Canada Recovery Benefit, the Canada Recovery Sickness Benefit and the Canada Recovery Caregiving Benefit, ease eligibility rules for employment insurance (EI) and create financial aid programs. You can find more information on these programs at Canada.ca.

For the purposes of this communication, we'd like to draw your attention to the [Canada Recovery Sickness Benefit](#).

Canada Recovery Sickness Benefit (CRSB)

The CRSB gives workers \$500 a week for up to 2 weeks if they can't work because they're sick or must self-isolate for reasons related to COVID-19. **Workers cannot apply for the CRSB if they're on paid sick leave from their employer or if they're receiving other benefits including short-term disability benefits.** The conditions that apply to the program are outlined [here](#).

What this means for your short-term disability coverage

Since workers now have access to government benefits, we'll be ending the temporary relief measure we put in place in March. Therefore, as of October 19, 2020, if a person has tested positive for COVID-19 and they are unable to go to work or work from home, they are eligible for short-term disability benefits **once the waiting period stipulated in their contract is over.**

Please refer to our [FAQ](#) for more information about this coverage and how to submit a short-term disability claim.

If you have any questions, please contact your group insurance representative.

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