

# Benefits Bulletin

## Information Update for Group Benefits Plan Sponsors and Plan Advisors

**Manulife Group Benefits is monitoring the recent outbreak of H1N1 Flu Virus (Human Swine Influenza). As a precaution, planning is underway to ensure Group Benefits is able to manage a larger outbreak if one occurs.**

### **How an influenza pandemic could affect Canadian employers**

If this virus results in a severe pandemic, employers will have to respond to high rates of absenteeism caused by illness, by employees who have to care for sick family members, and by employees who may not be able to arrange alternate care for their children if schools and daycare centres are closed in an attempt to contain the spread of the virus. Such a high rate of illness will also mean significant increases in claims for extended health care, short-, and long-term disability benefits. Public Health experts are suggesting that this virus may return in the fall with the normal flu season.

### **How Manulife Financial Group Benefits is responding**

Group Benefits has business continuity plans to ensure our ability to provide essential services to our plan sponsors, administrators and members. These plans are regularly tested to ensure we can successfully provide service to our customers. As a Canadian-based employer,



our plans to respond to a pandemic anticipate the same type of impact on our operations that our clients can expect. These plans have been developed with assistance from industry experts and are also tested to ensure success. With major locations in Waterloo, Toronto, Montreal and Halifax, and regional Disability offices across Canada, we have the ability to continue providing critical services like eligibility processing, claims payment, and customer service from these alternate locations. Our regional Disability offices, with short- and long-term disability experts, will be of particular importance to our clients in the event of a pandemic. Our partnerships with international providers like ESI Canada and Mondial Assistance also help us ensure critical claims services will continue to meet member needs despite an expected increase in pharmacy transactions and claims volumes.

## Among the actions taken and plans in development, Manulife Financial has:

- Identified a Crisis Management team to oversee our response to any situation.
- Identified policies and practices to limit the spread of infection in our employee population.
  1. Employee education
  2. Social distancing (limitations on meetings, travel, etc.)
  3. Sanitizing and cleaning services
  4. Mask and glove stockpiling, as appropriate.
- Identified HR policies to accommodate those who fall ill.
- Continued to identify critical business functions to establish priorities around support during periods of high absenteeism.
- Identified staff with work-at-home capabilities.
- Identified cross training opportunities to support critical business functions.
- Developed contact lists with government authorities responsible for pandemic response.
- Leveraged existing self service options available – for example EDI claims filing and direct deposit of disability payments.

In each case, the plan considers the threat level as announced by the World Health Organization and uses changes in the level to trigger the next phase of implementation.

## You can rely on Manulife

Manulife is well underway with preparations to deal with H1N1 Flu Virus. Our goal is to minimize any disruption to our services to plan sponsors and their members.

## Are you wondering...?

- Does our contract contain any exclusions or limitations in respect of pandemic illnesses?
- Will a period of quarantine be considered a period of disability under short term disability contracts?
- If I do travel to Mexico, is my coverage still in force?

To answer these and other questions, visit [www.manulife.ca/groupbenefits](http://www.manulife.ca/groupbenefits) and refer to the documents in the special H1N1 Flu Virus section.

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