

Master Construction Trade Union Benefit Plan

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MEMORANDUM

From: Board of Trustees
To: Members of the Plan
Date: March 31, 2020
Re: **Impact of COVID-19 on Weekly Indemnity Benefits**

The purpose of this memo is to provide some Plan specific updates related to COVID-19. This memo, any subsequent updates, information regarding our Employee and Family Assistance Program (<https://www.fseap.ca/>) as well as a link to Pacific Blue Cross' COVID-19 Resource Centre can be found on the Plan website: <http://mct.planoffice.ca/>

The Board of Trustees endorsed the following with respect to Weekly Indemnity (WI) claims:

- The Attending Physician's Statement (normally required to substantiate and initiate a WI claim) will be waived and replaced with a "Plan Member Confirmation of Illness Form".
- Upon adjudication approval, WI benefits for a confirmed or suspected COVID-19 illness will be payable commencing on the 8th day of disability (following the normal waiting period). Note you may be eligible for sick pay through your employer during the first week of illness.
- The initial period of disability will be assumed to be two weeks in duration. Therefore, after accounting for the waiting period, payment of benefits for qualifying claims will initially be approved for one week.
- Provision of benefits beyond the initial period of disability will be contingent on medical validation and associated adjudicative processes.

Please refer to the additional information provided regarding the process to submit a WI claim.

Members who do not qualify for WI benefits will be referred to Employment Insurance (EI). Please refer to the additional information provided regarding Government Benefits.

The Board of Trustees will be monitoring this situation closely, including associated claims experience, for the need to adjust this approach as it continues to evolve.