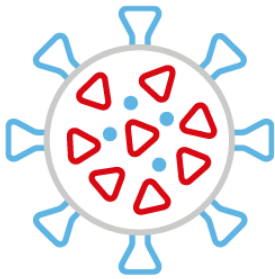


# Absence and Disability

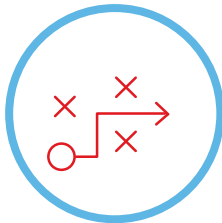


The impact of COVID-19 on the Canadian workforce is significant and will likely be with us for the foreseeable future. In the normal course of business, absences and disabilities are complex components of employee benefit programs. Workforce health and productivity are central themes as are the ongoing cost and administrative challenges of managing income-replacement programs for short- and long-term disability. Leaves of absence and vacation practices also contribute to the absence conversation. The legislative and regulatory environment presents an intricate set of rules and obligations for employers, which presents new challenges in the COVID-19 context.

## Support through Illness, and Recovery

Employees may be absent for a variety of COVID-19 related reasons, many of which are out of the control of employers. Some speculate that employee mental health may deteriorate as the stress caused by the threat of illness, ordered quarantine, self-isolation, or family care responsibilities begin to take their toll.

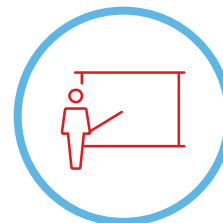
Employers are challenged with maintaining business operations in a COVID-19 environment that may be keeping employees away from work or requiring them to work under circumstances where their health may be jeopardized. Maintaining absence and disability plans themselves may be a financial challenge now and into the future. All the while, employers must continue to manage ongoing situations that involve absence management, return-to-work, and accommodation.



### Understanding the Impact

A deep dive into the impact of COVID-19 on you short- and long-term absence programs will help you understand the cost implications to your organization.

Knowing which programs employees are utilizing and the typical length of absence will help you make decisions about how to manage benefits, whether short-term or permanent changes need to be made, or what contingency plans will be needed to weather the storm.



### Ask Yourself

Is there a way to predict how much time lost in the coming weeks and months due to COVID-19 or how this will impact plan utilization and cost?

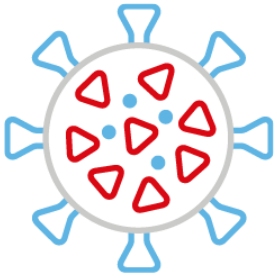
How can I measure, predict and prepare for changes in plan usage?

Is COVID-19 affecting my disability plan experience? Will my rates be affected?

Do I have to provide benefits for employees on a COVID-19 leave of absence?

How is my insurance carrier administering claims related to COVID-19?

# Employee Health and Mental Wellbeing

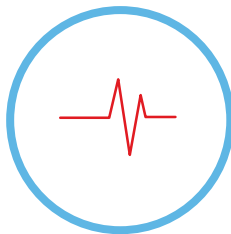


## Promoting physical and emotional fitness

Quarantine, self-isolation social distancing have limited access to medical care and mental health services in traditional forms.

COVID-19 presents clear physical health risks. Employee mental health is also at risk. Employees may be on the front lines. They may be laid off or worried about lay off. They may be worried about finances or the health of their families. Virtual employees may feel disconnected. Without a doubt everyone is worried about what the future holds. We are moving through a period where the fear of illness and uncertainty about the future permeates our thinking. Isolation, family responsibility, altered social norms, and job and financial security all influence an employee's ability to cope with the crisis.

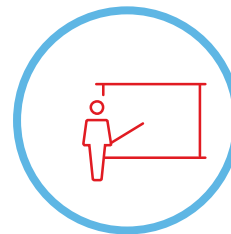
The COVID-19 pandemic will likely magnify many of the problems that already exist. Now, perhaps more than ever, employers must play a central role in promoting and supporting the physical and emotional fitness of their employees.



### Understanding the Impact

Help employees navigate difficult days by pointing out government programs that provide assistance with mental and/or financial stress.

Think about how options like virtual medicine and mail order pharmacy could help. Identify gaps and make program adjustments to ensure your employees have access to the care they need to stay at work or return to work healthy and engaged.



### Ask Yourself

Am I doing everything I can to support the physical and emotional fitness of my employees right now?

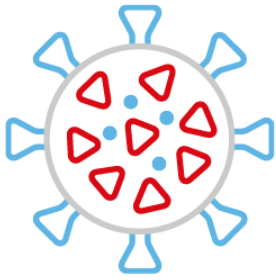
How can I support the emotional fitness of employees isolated at home?

Do my employees on lay-off need additional supports right now?

### Read more from Aon

[Supporting Employee Health and Wellbeing in a Changing Work Environment](#)

# Return to the Workplace



## Your People and their Health

COVID-19 has caused an unprecedented disruption to the normal course of business. The experience of each employer is different depending on how they've needed to respond to essential versus non-essential work and the goods or services they provide. Some businesses have undergone forced closure as governments and public health authorities continue to act to prevent viral spread at the community level. Others have remained open and may have adjusted the working conditions for front-line employees or retooled operations to address urgent medical and other essential supply needs.

Timelines are unclear, but the crisis will end. In line with public health and government directives, affected business operations will begin a gradual ramping up of operations. The path is unclear and operations will resume in a changed economy with altered business goals and priorities. Organizations will need to assess the full economic impact of the past few months and chart a way forward.

Your employees will be changed too. Employers must decide how and when to recall laid-off employees, how to reintegrate employees, and how to acknowledge and address the unique needs of front-line / essential workers who may be mentally and physically exhausted.

You may have adjusted compensation and benefits practices in the face of layoffs or the need to reward front-line workers. Addressing the resumption of regular practices may need to be done gradually and temporary arrangements may need to be unwound gradually and be well communicated to affected and/or returning workers. As a employee benefit plan sponsor, you will also need to evaluate the full impact of COVID-19 on plan financial health and adjust goals as necessary.

### Ask Yourself

How has COVID-19 affected my plan experience?

Will my upcoming renewal be affected?

How should our return-to-work strategy be communicated?

Are there things I can do to re-engage workers who have been working remotely or off work?

What are the mental health impacts of COVID-19 on my workforce and on my benefit plans?

How will I keep my employees safe and healthy when social-distancing measures may continue indefinitely?

# Special Risk – Business Travel and Expatriates

## **Is business travel and expatriate employment still supported?**

An Aon survey conducted among Canadian organization in April 2020 found that only 6% of organizations are currently supporting business travel.

Where employers have expatriate employees, 60% were found to be maintaining those relationships.

Employers should be aware that business travel and expatriate insurance arrangements in place prior to the COVID-19 crisis will likely be affected by the pandemic and new arrangements may be necessary.

