



# AUTOMOTIVE RETAILERS ASSOCIATION Group Benefits

April, 2020



## Billing Cutoff for May Bill– April 27, 2020

We are practicing recommended safety protocols at the ARA office. As such, there is limited staff to process cheque payments, faxes and mail. Please contact us to arrange an alternate payment for your monthly premium or sign up for pre-authorized debits, which will continue to be processed as normal on the 15th of each month.

For **New Addition, Changes, and Terminations**, we would prefer a scanned and emailed copy to [GroupBenefits@ara.bc.ca](mailto:GroupBenefits@ara.bc.ca). We still need the originally signed **enrollment and change forms**, so please mail these to the ARA office as normal.

There may be some additional information required for **terminations**, especially due to lay-offs. Please check the updates on the ARA website for any changes to Admin processes and procedures.



## We Work For You

As your plan administrators we work for you and are here to help. We are practicing all safety protocols, which include social distancing and working from home office whenever possible. We will post details on any updates on administrative procedures as processes evolve. If you have any questions or concerns, please feel free to email them to us. We get answers to you as soon as possible. We are still able to get phone calls as well.

## COVID-19 Pandemic

**We are continually updating our website on the COVID-19 situation on the ARA website. Please check it out for the latest info...which might change if you blink! It is totally evolving.** There are some recent helpful and links:

- COVID-19 Provincial Support, Information, and Updates
- Frequently Asked Questions – Temporary Wage Subsidy for Employers
- Resources for Small Businesses Affected by Coronavirus (COVID-19)
- Managing Fears and Anxiety around the Coronavirus (COVID-19)
- Prime Minister announces more support for workers and businesses
- Government of Canada COVID-19

### BC Government Includes Towing and Vehicle Repair as Essential Services

The following language was included in the list of essential services in British Columbia during the COVID-19 pandemic:

*“Employees who repair, maintain and overhaul vehicles, aircraft and parts, rail equipment, marine vessels, and the equipment and infrastructure that enables operations that encompass movement of cargo and passengers, as well as vehicle rentals and leasing; ... towing services and other vehicle repair/maintenance operations.”*

<https://www.ara.bc.ca/aramediacentrenews/b-c-government-includes-automotive-essential-service/>

### Inside This Issue

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[Stay Connected. Latest Forms and information Online](#)

Download any forms you need to manage your employees’ benefits? We have made it simple. visit our website and download what you need – when you need it. Find the latest forms:

[www.ara.bc.ca/forms-3/](http://www.ara.bc.ca/forms-3/)

Email: [GroupBenefits@ara.bc.ca](mailto:GroupBenefits@ara.bc.ca)

Website: [ara.bc.ca](http://ara.bc.ca)

Phone: (604) 419-3629

Fax: (604) 419-0299

## What if we have to lay off employees? Can we continue their benefits?

Yes. We strongly encourage companies to maintain coverage for their employees during a temporary lay-off. Benefits can be continued until the end of the third month following the lay-off, except disability benefits.

This would be on a premium paying basis. We would still bill the company each month for benefits. It would be up to the company to collect premiums, if necessary, from the employee.

### Options for Continuing Benefits

The company must apply the decision equally to all employees within the same class. Given the circumstances, companies have the following options:

- Continue coverage for all benefits
- Continue coverage for all benefits, except disability
- Terminate all coverage (not recommended)

Companies should understand the potential risk of terminating coverage. These include but not limited to:

- Employee and their families would have no coverage. Depending on your plan, this may include coverage for Life & Dependent Life Insurance, AD & D, Disability, Extended Health, Dental, Critical Illness, etc.
- Disability pre-existing condition would restart when the member is back at work
- Members may stockpile their medication prior to termination
- People currently out of country
- Dental restrictions may be applied on reinstatement

Companies can elect to continue disability coverage for everyone. However, if disability coverage does continue, and a plan member becomes disabled during the lay-off or leave, benefit eligibility would only be considered after the latest date following:

- The end of the elimination period or
- The date they were scheduled to return to work.

If coverage is maintained companies are responsible to collect employee contributions. They can choose to collect later (when member is back to work) and this will not affect taxability.

Please note that if an employee is permanently terminated, benefits can be converted by the employee to a private plan. Here is the link:

[https://www.sunlife.ca/ca/Support/Leaving+your+work+place+plan?vgnLocale=en\\_CA](https://www.sunlife.ca/ca/Support/Leaving+your+work+place+plan?vgnLocale=en_CA)

## May 2020 Good to Know

*Fuelled by Monica Danielson, Peninsula Canada*

In light of the current COVID-19 pandemic, many employers have found themselves running their business through self-isolation from home. This may be a new situation for many! Below are 10 top tips to keeping you on track for making the transition.



- Write a to do list the day before
- Continue your normal routine...Get Dressed
- Choose your environment carefully
- Do a Morning Check in with the Staff at the shop
- Tackle the worst job first
- Turn off Distractions (apps, notifications, TV, etc )
- Walk /Exercise
- Time Block - Use your calendar to put in activities /tasks as if you were at your shop
- Set Boundaries - don't allow your work day to blend into you home life
- Avoid Emailing - Make phone calls to check in with Staff / Customers to keep up verbal energy

Peninsula is offering two webinars every week. You will get the chance to submit your most pressing questions and the Peninsula team of HR experts will answer them after the webinar. Here is the link to register using the unique registration code ARA001: <https://www.peninsulacan.com/ca/coronavirus/employer/resource/>

Questions? Connect with Monica directly at 250 516 5117 or [Monica.danielson@peninsula-ca.com](mailto:Monica.danielson@peninsula-ca.com)