



April 24 2020

COVID-19 Update: We're here. And we're ready to help.

The last several weeks have turned our world on its head. It's difficult not to be gripped by the uncertainty. When will this end? Will we go back to normal? Will we find a new normal? Questions that are, no doubt, running through the mind of many of us. At RBC Insurance, we're staying hopeful. We may be remote, but we're here – and we're doing all we can to help you and your clients through this unprecedented period. You can count on our strength, value and advice.

Strength

We understand that many businesses are facing unprecedented financial hardship – and that requires extra flexibility from your insurer. Backed by the strength of RBC, we are extending a Health & Dental premium credit for April and May¹, we have extended the Group Benefit Solutions payment grace period from 31 to 60 days, and for groups under 50 lives we've deferred May and June renewals by 3 months. And given the unique circumstances we're all facing, we know you and your clients need options to help ensure employees can retain their coverage, so we've also extended coverage even if employees are working reduced hours.

Value

The value of the protection offered by RBC Insurance Group Benefit Solutions has never been more palpable. And we're making it as easy as possible for you and your clients to do business with us in this new world of physical distancing: in many cases, we're accepting e-signatures, employees can claim for paramedical services that are being delivered virtually, and recognizing the pressure our healthcare workers are under, we're making it easier for them to provide the medical information needed to support claims decisions.

Advice

We know insurance can be complicated. That's why our team of experts is available to help you and your clients demystify the important protection they've purchased. If you or clients need help deciphering contract provisions, such as our layoff provision which has ensured coverage for many employees during this period, call us. We'll ensure you get the answers you and your clients need.

Finally – and perhaps most importantly – we understand that some of your clients and their employees may be struggling with additional stress and anxiety. **That's why we're proud to have enhanced our suite of [mental health solutions](#).** Along with our existing services provided through the RBC Insurance [Wellness Program](#)², the [Work-Life Employee Assistance Program](#), and [Onward](#) by Best Doctors, your clients now have access to therapist-assisted cognitive behavioural therapy and extended digitally-driven counselling through our new [CarePlus](#) program.

Stay connected

As we all continue to follow physical distancing protocols, let's keep in touch. Your RBC Insurance Group Sales Consultant and their team are here – virtually – to support you. Some of the above noted benefits are subject to availability and underwriting approval. Call us at 1-855-264-2174 to confirm what is available for your client.

Stay well. Stay home. Stay connected.

¹ Premium credits apply to fully insured non-refund accounted plans

² The Wellness Program is for clients with RBC Insurance health coverage only.