

# COVID-19 CHECKLIST FOR INCOME REPLACEMENT

March 15, 2020

## REASONS FOR COVID-19 LOSS OF EARNINGS

Employees may be absent from work and suffer a loss of earnings in several different ways related to COVID-19.

- Sickness due to COVID-19 illness
- Isolation or quarantine due to COVID-19 exposure or symptoms
- Family care obligations due to school closures, family member illness, or family member isolation
- Lay-off or business closure due to COVID-19 effects

The following checklist sets out the possible measures that may be available for income replacement in each event. At the time of writing, some provinces have announced emergency measures that may apply in cases of COVID-19 illness and isolation.

## SICKNESS DUE TO COVID-19 ILLNESS

Employees absent due to their own illness will have access to the widest variety of income replacement measures. The following options may be available to employees who need to be absent from work due to COVID-19 illness.

- Statutory personal or sick leave (example section 206.6 of Canada Labour Code provides five days of personal leave, including three paid days, for reasons that include personal illness.)
- Wage or salary continuation voluntarily provided by employer as an ad hoc COVID-19 response
- Enhanced access to paid time off including lieu or banked time
- Employer self-funded sick days or sick leave
- Insured short term sick days or sick leave
- Hybrid sick day and insured sick leave plans (STD or WI)
- Public income replacement (EI) program and workplace SUB plans for sickness/shortage of work
- Public income replacement (EI) program for sickness/shortage of work
- Other special government pandemic income relief measures

### **ISOLATION OR QUARANTINE DUE TO COVID-19 EXPOSURE OR SYMPTOMS**

Employees who self-isolate according to public health guidelines after COVID-19 symptoms or exposure may not be considered to be suffering from an illness or disability to be eligible for some income-replacement measures. Despite that uncertainty,

- ✓ Statutory personal or sick leave (example section 206.6 of Canada Labour Code provides five days of personal leave, including three paid days, for reasons that include personal urgent matters.
- ✓ Wage or salary continuation voluntarily provided by employer as an ad hoc COVID-19 response
- ✓ Enhanced access to paid time off including lieu or banked time
- ✓ Employer self-funded sick days or sick leave
- ✓ Insured short term sick days or sick leave
- ✓ Hybrid sick day and insured sick leave plans (STD or WI)
- ✓ Public income replacement (EI) program and workplace SUB plans for sickness/shortage of work
- ✓ Public income replacement (EI) program for sickness/shortage of work
- ✓ Other special government pandemic income relief measures

### **FAMILY CARE OBLIGATIONS DUE TO SCHOOL CLOSURES, FAMILY MEMBER ILLNESS, OR FAMILY MEMBER ISOLATION**

No income replacement is likely to be available under sickness and accident plans or policies.

- ✓ Statutory personal or family responsibility leave (example section 206.6 of Canada Labour Code provides five days of personal leave, including three paid days, for reasons that include urgent matters affecting family members).
- ✓ Wage or salary continuation voluntarily provided by employer as an ad hoc COVID-19 response
- ✓ Enhanced access to paid time off including lieu or banked time
- ✓ Employer self-funded sick days or sick leave
- ✓ Other special government pandemic income relief measures

### **LAY-OFF OR BUSINESS CLOSURE DUE TO COVID-19 EFFECTS**

Unless emergency government measures are put in place, or ad hoc benefits are negotiated with employers, employees will rely on the same income replacement benefits available to employees in other lay-off or closure circumstances.

- ✓ Wage or salary continuation voluntarily provided by employer as an ad hoc COVID-19 response
- ✓ Enhanced access to paid time off including lieu or banked time
- ✓ Public income replacement (EI) program and workplace SUB plans for shortage of work
- ✓ Public income replacement (EI) program for shortage of work
- ✓ Other special government pandemic income relief measures