



Short Term Disability (STD) – COVID Process Update

The following claim handling process has been put into place temporarily in response to the ongoing restricted COVID-19 testing availability. RWAM will consider a Short Term Disability claim when submitted with the following:

- STD Plan Member Confirmation of Illness form (links below), along with RWAM Employer Statement
- If PCR testing is available, a copy of the positive PCR test result is required
- If a rapid antigen test is available, a photo of the positive test result is required
- If the employee is **not able** to access a PCR or rapid antigen test, the claim will be considered based on attestation of symptoms consistent with COVID-19.

If an employee is a close contact with no symptoms, they should be filing for government benefits as STD does not cover quarantine only.

Upon submission of all claim forms, RWAM will consider a maximum period of 14 days. Should absence extend beyond this, an Attending Physician Statement will be required to support the STD claim.

Please note that effective February 1, 2022, standard waiting/elimination periods will apply to COVID-related STD claims, according to your group's plan design.

- [STD Plan Member Confirmation of Illness Form - English](#)
- [STD Plan Member Confirmation of Illness Form - French](#)

As this situation is dynamic, we encourage Advisors, Plan Sponsors or Plan Members to contact RWAM directly to discuss specific circumstances.

You may contact RWAM's Disability Dept. at csr-disability@rwam.com or 1-877-888-7926.

