

# INCOME REPLACEMENT DURING ILLNESS FROM COVID-19 OR QUARANTINE

For information about your specific coverage, please speak with an Insurance Administrator by calling 604-638-2904 or emailing [insurance@doctorsofbc.ca](mailto:insurance@doctorsofbc.ca)

## What Income Replacement options are available for Physicians and Medical Office Assistants during the pandemic?

If you are ill with a positive test for COVID-19 or a presumptive positive test, and have been issued the coverage below:

**Physicians:** Physicians Disability Insurance, Disability IncomeProtect™ and Professional Expense Insurance (if applicable). There may be coverage through WorkSafeBC.

**Medical Office Assistants:** Disability coverage through the HBTF plan and Employment Insurance (if applicable). There may also be coverage through WorkSafeBC.

If you are quarantining due to an occupational exposure, and have been issued the coverage below:

**Physicians:** Physicians Disability Insurance and Quarantine Income Replacement. There may be coverage under a physicians' medical office Insurance.

**Medical Office Assistants:** No Coverage is available.

If you are quarantining due to an exposure outside of your occupation, and have been issued the coverage below:

**Physicians:** Physicians Disability Insurance only.

**Medical Office Assistants:** No Coverage is available.

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For more information on the criteria needed to make a claim on any of the coverages mentioned above, visit:

<https://www.doctorsofbc.ca/member-area/insurance/insurance-benefits-during-covid-19>

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