QUESTIONS THAT YOU AND YOUR EMPLOYEES MAY BE ASKING

Does my plan cover COVID-19 tests required for travel?

No - Any COVID-19 tests required solely for the purposes of travelling is not covered by your employer-sponsored emergency travel medical benefit.

Will the emergency travel assistance that's part of my employer group benefits insurance policy pay for costs (arising from trip interruption, quarantine or other expenses) if I am delayed outside of Canada because of the COVID-19 test requirements? (Example: I can't get a COVID-19 test in time to board my flight or I'm waiting to receive the test results).

No. If you are delayed or placed in medical quarantine while travelling but are not sick or having a medical emergency, your emergency travel benefit will not provide any coverage for trip interruption costs. Emergency travel coverage is intended to help protect you if you have a medical emergency or get sick while travelling.

Does my emergency out-of-province/out-of-Canada insurance (under the Extended Health Care benefit) cover my medical expenses if I get COVID-19 while travelling and am unable to board my flight to return to Canada?

Yes subject to the terms of the contract – when travelling, if you or a covered member of your family have a medical emergency and get sick (with COVID-19 or another illness), your out-of-province/out-of-Canada coverage, which is part of the Extended Health Care benefit, will pay for your emergency medical treatments, subject to the terms of your contract.

Does my emergency out-of-province/out-of-Canada insurance cover my treatment costs if I get COVID-19 while travelling?

Yes, subject to the terms of the contract – When travelling, if you or a covered member of your family have a medical emergency and get sick (with COVID-19 or another illness), your out-of-province/out-of-Canada coverage will pay for your emergency medical treatments, subject to the terms of your contract.

As an insured plan member, what happens if I am placed in quarantine by a medical doctor or public health official while I am travelling?

If you or a family member experience a medical emergency and get sick while travelling and are quarantined (example: diagnosed with COVID-19), you would be eligible for coverage under your emergency out-of-province/out-of-Canada benefit, subject to the terms of your contract. Before you go, you should verify in your group benefits insurance booklet if trip interruption coverage will cover your costs for food, accommodations, and return transportation home (example: if you miss your originally scheduled flight).

However, if you are placed in medical quarantine while travelling **but are not sick or having a medical emergency,** your plan would not provide any coverage for trip interruption costs.

What happens if I am quarantined by a doctor or public health official, but I'm nearing the maximum number of days eligible for coverage while out-of-country?

Call, or have someone call, the insurer's travel assistance provider -- coverage is based on the specific terms of your group benefits insurance policy. If you are quarantined but nearing the maximum number of days of eligible coverage, your emergency out-of-province/out-of-Canada coverage will want to connect with your provider to understand your coverage.

What if I get sick with COVID-19 and need to cancel a trip I have planned? Do I have coverage?

Most employer sponsored plans do not include Trip Cancellation benefits; therefore this would not be covered by the group benefits contract. That being said, this is subject to the terms of your coverage and you should review your policy accordingly.