

## **COVID-19 – Frequently Asked Questions**

**Updated and new information indicated with red date**

### **Do I have out-of-country coverage if I contract COVID-19 while travelling?**

If you depart your home province prior to the Advisory going into effect for the area you are travelling to, you will be eligible for all Out-of-Province/Country Emergency Medical Benefits. Please refer to your benefit booklet for all details regarding coverage details.

Currently, the travel advisory has reached level 3 and 4 in most countries and regions. If you decide to travel where a level 3 or 4 is listed, you will NOT be covered if you contract the illness and/or are quarantined.

For the most current travel advisories, please visit the Government of Canada website.

<https://travel.gc.ca/travelling/advisories>

### **I have booked a cruise; do I have any coverage if I contract COVID-19 or am quarantined on the ship?**

Currently, there is no coverage for any medical emergency related or unrelated to COVID-19.

### **Do I have any trip cancellation?**

Only if your plan includes coverage for this. If not, additional cancellation Insurance would have had to be purchased.

### **Given these uncertain times and the possibility of delays in public services, what's the best way to manage my plan and submit claims?**

The best way to manage your plan is through our online benefits platform, my-benefits.ca. If you haven't created an account, you can do so by clicking "sign-up" and then following the steps.

Once you've created an account you can sign up for direct deposit of claims payments to receive reimbursement of your claims, as soon as they are processed.

**April 9, 2020 | Can employees access paramedical services virtually?**

Many paramedical service providers have started offering their services virtually, and we certainly want you to continue having access to these important services. After reviewing provincial guidelines regarding each practitioner, we will accept claims for virtual appointments from several providers, as long as your firm's Extended Health option covers in-person appointments:

- Physiotherapist
- Psychologist
- Social Worker
- Speech Therapist
- Dietician
- Naturopath
- Optometrist

For virtual paramedical services and other claims during this time, using **my-benefits**<sup>®</sup> is the fastest, most efficient way to have your claims processed and directly deposited into your bank account. If you haven't already, we encourage you to sign up at [www.my-benefits.ca](http://www.my-benefits.ca). You can also download the my-benefits app for your phone and tablet and experience a better way to access your benefits plan.