

## **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?**

At this time, all coverage offered through Chambers Plan remains unaffected, regardless of the travel risk level. For a medical emergency while travelling, please call the 24-hour emergency medical travel assistance at 1-800-465-6390 (within Canada/US) or 1-514-875-9170 for all other countries. This number is also located on the back of your benefits card and we ask that you take that with you when travelling.

Please note that our coverage may change as the pandemic progresses. If you are travelling on a further date, we ask that you contact us closer to your travel date to confirm coverage.

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

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

### **Will any expenses be covered if I get quarantined?**

At this time, all coverage offered through Chambers Plan remains unaffected. If you are medically required to quarantine, please call the 24-hour emergency medical travel assistance at 1-800-465-6390 (within Canada/US) or 1-514-875-9170 for all other countries. This number is also located on the back of your benefits card and we ask that you take that with you when travelling.

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

At this time, all coverage offered through Chambers Plan remains unaffected, regardless of the risk level.

For a medical emergency, or if you are medically required to quarantine, please call the 24-hour emergency medical travel assistance at 1-800-465-6390 (within Canada/US) or 1-514-875-9170 for all other countries. This number is also located on the back of your benefits card and we ask that you take that along with you when travelling.

### **Do I have any trip cancellation? If I need to return home prior to the end of my scheduled trip, will I be covered?**

Chambers Plan does not offer any trip cancellation or interruption under the out-of-country coverage.

### **I have a trip booked; should I be staying home?**

Since the government of Canada is recommending avoiding all non-essential travel, we would recommend the same. However, we are not in the position to tell you if you should be travelling or not.

### **September 1, 2020 | Do I have Weekly Indemnity (WI) coverage if I contract COVID-19 or am quarantined?**

Per our contract wording, you are considered disabled when, as a result of accident or sickness, you are unable to perform the whole of the duties of your regular occupation. You must be under the regular and personal care of a physician.

If you have tested positive for COVID-19 and cannot perform the duties of your occupation, either due to the severity of symptoms or an inability to perform your occupational duties remotely:

- We will accept the Canadian Life & Health Insurance Association's (CLHIA) Plan Member Confirmation of Illness Form instead of an Attending Physician's Statement. This form can be found at the following link: [https://www.clhia.ca/web/clhia\\_lp4w\\_ind\\_webstation.nsf/page/A0FC8911981C5FA28525852F0063887D!OpenDocument](https://www.clhia.ca/web/clhia_lp4w_ind_webstation.nsf/page/A0FC8911981C5FA28525852F0063887D!OpenDocument)
- We will waive the WI waiting period, provided it is no greater than 7 days.

You are not considered eligible for WI benefits on the basis of self-isolation, quarantine order or shutdown, even if mandated by a public health official or physician.

Should you have additional questions in relation to submitting a claim, or if you require claim forms, please contact our Customer Service Centre at 1-800-665-3365.

### **In case I become quarantined can I buy more than a 30/90 day supply?**

You may still purchase a three-month supply. Only one month can be put through your drug card at the time of purchase. The remainder must be submitted manually for reimbursement after your trip. You must complete an Employee Reimbursement Form for Drug Claims and submit it with your receipts by email or fax. Please indicate "Vacation Supply" at the top of the claim form and we will forward the claim to Telus Assure for processing. Do not send the claim directly to Telus as they will deny the claim as a duplicate claim. All vacation supply claims must be authorized by the Customer Service Department. Please click on the following link for the claim form.

[https://www.chamberplan.ca/uploads/ck/files/CH\\_telusreimbursement\\_e.pdf](https://www.chamberplan.ca/uploads/ck/files/CH_telusreimbursement_e.pdf)



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### **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.