



Originally created  
March 25, 2020

## COVID-19 – Frequently Asked Questions

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

### **October 19, 2020 | Do I have Out-of-Country coverage during the pandemic?**

Members travelling to countries, or to specific regions within such countries, for which the Government of Canada has issued a level 4 travel advisory (Avoid all travel) will have NO Out-of-Country coverage.

Medical expenses incurred while travelling to countries for which the Government of Canada has issued no travel advisory, or a level 1 to 3 travel advisory, whether related or unrelated to COVID-19, are covered up to the dollar maximum and trip limit outlined in your booklet.

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.



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### **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.