

COVID-19 – Frequently Asked Questions

Updated and new information indicated with red date

November 25, 2020 | Do I have out-of-country coverage during the pandemic?

If you are still considering travel, please be aware of the following conditions of your coverage in relation to the Government of Canada Travel Advisory:

- **Advisory:** Avoid non-essential travel due to COVID-19
Coverage: Your plan includes emergency medical coverage and benefit maximums, including up to \$500,000 CAD (which forms part of your overall plan maximum) in the event of a positive diagnosis of COVID-19 while on your trip.
- **Advisory:** Avoid non-essential travel with reasons other than COVID-19 (e.g. potential for civil unrest throughout the country)
Coverage: None
- **Advisory:** Avoid all travel (including cruise ships)
Coverage: None

Please note, if you have been diagnosed with COVID-19 within your stability period (a defined period of time prior to the date you leave on your trip that your pre-existing medical conditions are required to be “stable”) or are experiencing COVID-19 symptoms prior to your departure, your coverage may be impacted.

If you left your home province prior to an advisory being announced, you will be covered by your Out-of-Country Emergency Medical benefit subject to its terms and conditions. Please refer to your benefit booklet for coverage details.

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**[®] 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. You can also download the my-benefits app for your phone and tablet and experience a better way to access your benefits plan.