

# FREQUENTLY ASKED QUESTIONS

## Coronavirus Disease (COVID-19) and the PEITF Group Insurance Plan

Last Updated: 2020-03-18

**IMPORTANT: The COVID-19 pandemic is unprecedented and evolving rapidly. This document is current as of the date and time indicated and is subject to change without warning.**

### Top Question

What happens to a member's travel coverage in light of the Government of Canada (i.e. federal government) warning to avoid all non-essential travel outside of Canada?

*On March 13<sup>th</sup>, 2020, the federal government issued a global travel advisory to avoid non-essential travel outside of Canada. This warning overrides all other risk levels, with the exception of areas for which the federal government advises to avoid all travel (including regional advisories).*

*This impacts Medavie Blue Cross travel insurance coverage for PEITF as follows:*

***Emergency Hospital and Medical:*** *Medical expenses related to COVID-19 are NOT COVERED when traveling anywhere outside of Canada, if the member has departed March 16<sup>th</sup>, 2020 or after. If you departed Canada prior to March 16<sup>th</sup>, 2020 and become sick due to COVID-19 you will be covered the same as you would for any other unexpected illness. Trip interruption/Trip cancellation coverage is not included in the PEITF group Travel Insurance Plan. See further details below.*

*See questions below for more information, keeping in mind the global travel advisory.*

### General

What is a Government of Canada travel advisory (i.e. warning)?

*The Government of Canada (i.e. the federal government) issues travel advisories, available online, that show the overall risk level for a country or territory based on an assessment of the nationwide safety and security situation. If the safety and security situation of a particular region within a country or territory is assessed to be different than that of the rest of the country or territory, the Government assigns a separate risk level to that region. The risk levels are:*

*Level 1: Exercise normal security precautions*

*Level 2: Exercise a high degree of caution*

*Level 3: Avoid non-essential travel*

*Level 4: Avoid all travel*

*Travel warnings related to COVID-19 had previously been issued for specific countries and on March 13<sup>th</sup>, 2020, the Government of Canada issued a warning against all non-essential travel outside of Canada. This is a rapidly evolving situation and warnings are likely to change. It is strongly recommended that PEITF members closely monitor travel warnings issued by the Government of Canada because these warnings can impact their travel insurance coverage.*

What if there is a travel advisory/warning issued by an entity other than the Government of Canada?

*Only travel warnings issued by the Government of Canada (i.e. the federal government) directly impact group travel insurance coverage issued by Medavie Blue Cross. Warnings issued by provincial or foreign governments do not impact coverage.* FAQ – COVID-19 and Group Benefit Plans Last Updated at 2020-03-14 at 9:30AM EDT

What should a member do if they get sick while travelling?

*If members are exhibiting symptoms of COVID-19, they should contact our medical assistance provider, CanAssistance. They can be reached by calling collect at 1-506-854-2222 (worldwide) or toll free at 1-800-563-4444 (Canada and the USA).*

*CanAssistance will assess the symptoms described and direct members as needed to a hospital or clinic for the appropriate care. Depending on the situation and needs, they may also:*

- ❑ Provide simultaneous interpretation to help communicate with health care personnel
- ❑ Advance funds to a service provider if required to pay for care up front
- ❑ Plan emergency repatriation to the member's home province if they are hospitalized
- ❑ Monitor their case closely until they've recovered

*During the consultation, members should inform the physician if they have visited any high-risk areas (crowded public areas etc.) or been in contact with any animals or persons who showed symptoms associated with COVID-19.*

## **Emergency Hospital and Medical Travel Coverage**

What approach does Medavie Blue Cross take with Emergency Hospital and Medical Travel Coverage if a member travels to a country or region with a Government of Canada issued travel warning?

*Expenses related to Emergency Hospital and Medical Travel coverage are NOT COVERED if they are incurred while travelling in a specific country (or a specific region of a country) for which there is a Government of Canada warning to avoid all travel (Level 4) or avoid non-essential travel (Level 3), when such a warning was issued before the departure date and the loss or expense is related to the reason for which the travel warning was issued.*

*It is assumed that the member otherwise satisfies all other plan eligibility requirements.*

Does the travel warning need to be issued prior to departure? If yes, how is departure defined?

*Yes. The Government of Canada warning must be issued before departure, which is defined as the date the member leaves their province of residence, independent of their itinerary.*

*If a member books a trip while travelling outside their province of residence (i.e. books a second trip while on their first trip), the member is covered while travelling as long as the Government of Canada warning is declared after the departure date from the country from which they are travelling.*

What happens if a member is already in the country or region when the travel warning is issued?

*The member is covered for all insured risks if they are already in the country or specific region of the country when the Government of Canada warning is declared.*

If a member is travelling and unable to return home due to quarantine or unavailable flights, what is their eligible coverage?

*If the member's travel coverage is expired or about to expire (i.e. trip limit has been reached), Medavie Blue Cross will extend the coverage duration for the period of time the member is quarantined or stranded.*

Does the exclusion related to the travel warning only apply to losses or expenses related to the travel warning?

*Yes. The limitation only impacts losses or expenses related to the reason for which the travel warning was issued, in this case, a diagnosis of COVID-19.*

Does the travel warning exclusion impact only losses or expenses incurred in the country or region with the travel warning?

*Yes. The travel warning exclusion only impacts losses or expenses incurred in the country or specific region with the Government of Canada travel warning, independent of itinerary.*

If a member has a cruise coming up and they contract COVID-19 while on their cruise ship, are their expenses covered?

*On March 9<sup>th</sup>, 2020, the Government of Canada issued a warning to avoid all cruise ship travel. Consequently, expenses related to Emergency Hospital and Medical Travel coverage for COVID-19 are NOT COVERED for any cruise ship travel occurring after March 9<sup>th</sup>. This warning to avoid cruise ship travel currently extends until April 30<sup>th</sup>, 2020 but this is subject to change. This is being monitored continuously and any changes will be communicated.*

## **Other**

### **Johnson Office Closure**

*To minimize to potential spread of this virus, Johnson's claims reimbursement office in Charlottetown will be closed to the general public starting March 17, 2020. Staff will continue to reimburse all electronic claims.*

*The information on travel insurance on the Johnson Insurance website relates to travel insurance coverage for Johnson's individual travel insurance policies. This information does not apply to the PEITF Group Insurance Plan.*