

FREQUENTLY ASKED QUESTIONS MEDICAL TRAVEL INSURANCE – COVID-19

Updated March 20, 2020

1. Where can I find more information about what is covered under my travel medical benefit?

You can find more information on MyHR under the Extended Health Plan section for:

[Bargaining Unit Employees](#)

[Benefits for Excluded Employees](#)

2. I will be travelling (for work or pleasure). Will my family and I have medical travel insurance coverage if we were to become ill due to the COVID-19 virus?

Yes, COVID-19 has no impact on your coverage through your extended health group plan. The only exclusions under the medical travel insurance coverage under the group plan are:

- Expenses incurred due to elective treatment and/or diagnostic procedures.
- Complications related to such treatment expenses incurred due to therapeutic abortion, childbirth, or week 35 or later, or if high risk, during pregnancy.
- Charges for continuous or routine medical care normally covered by the government plan in your province/territory of residence.

The plan covers medical treatments related to the initial medical emergency in accordance to the plan provisions as well as follow up treatment if you are unable to get home prior to the end of your trip due to quarantine (if you're not refusing to be evacuated). Coverage is in place if you and your dependents are enrolled in the extended health plan and have your provincial medical coverage (Medical Services Plan) in place.

3. If I travel to a country with a travel advisory warning, and I become ill, would this be treated as a medical emergency which is sudden and unexpected injury or acute episode of disease?

Coverage is not changed or limited in countries where there is a [travel advisory](#). If there is an emergency, COVID-19 or otherwise, medical treatments related to the initial medical emergency is in accordance with the plan provisions as well as follow up treatment if you are unable to get home prior to the end of your trip due to quarantine (if you're not refusing to be evacuated). Coverage is in place if you and your dependents are enrolled in the extended

health and dental plan and have your provincial medical coverage (Medical Services Plan) in place.

Please note: When a city is in lockdown, or has high-level travel advisories, the Travel Assistance Program may not be able to help because officials may refuse our entry. When a country issues evacuation notices, you should follow the protocols issued by the country's authorities, which includes the process for getting help. Typically, assistance is handled by the Canadian Embassy.

Because of the protective requirements around COVID-19 while transporting a patient, all evacuations for patients with COVID-19 are being handled by health officials.

The situation evolves rapidly, and we advise everyone to adhere to the [travel advisories](#) and warnings from the Government of Canada.

4. If I am quarantined as a preventative measure, will incidental expenses be covered under my plan?

There is no coverage for incidental expenses such as the cost of missed flights, cost for extra lodging and meals if you are quarantined as a preventative measure.

5. If I come down with the COVID-19 virus, can I contact Global Medical Assistance?

Yes, Global Medical Assistance program will still offer their assistance and service, however, the cost of missed flights/the cost of comparable return transportation home is not covered if you are quarantined. This only applies and would only be covered if you are hospitalized as outlined in the plan.

6. What phone numbers should I call for medical assistance?

There are simplified phone numbers for Canada Life. If you're travelling and require assistance during a medical emergency, contact Canada Life's Travel Assistance provider using the phone numbers below. Service is available 24 hours a day, seven days a week, 365 days a year.

If you're in:	Call:
Canada or U.S.	1-855-222-4051
Cuba	1-204-946-2946*
All other locations	1-204-946-2577*

*Submit long-distance charges to Canada Life for reimbursement.

If you use a TTY machine, call 1-800-990-6654.

The previous phone number for Canada Life will still work, but please use these phone numbers going forward.

Save the new numbers before you travel. To download your updated benefits card with the new phone numbers, sign in to [GroupNet for Plan Members](#) or the [GroupNet Mobile App](#).

For general questions about your out-of-country coverage or claims, contact 1-800-957-9777.

7. Is there an option to purchase additional travel medical benefits?

Yes, if you are a member under the group extended health plan, and would like to purchase additional coverage, Canada Life's Optional Emergency Travel Medical Benefit is available. As a member of the BC Public Service Benefit Plan, you will save an additional 10 per cent through the online application site.

You can purchase individual coverage online at:

<https://www.e-benefit.com/en/bctravel/welcome.html?wl=bctravel>

You can also ask questions through the online site and have access to a dedicated toll-free number, 1-800-565-4066 for questions related to application and eligibility criteria. You will need your Canada Life group policy number (**50088**) and member ID (found on your Assure card).

Any claims are being assessed and adjudicated according to provisions of the policy. COVID-19 had no impact on this plan.

8. Where can I find out more information on the outbreak of COVID-19 virus?

For the most up-to-date information on the outbreak, if you're in an area affected by the outbreak or if you have returned from an affected area in the last 14 days, visit the [Public Health Agency of Canada](#).

You can also log into [GroupNet for Plan Members](#) for updated information from Canada Life.