

Out-of-country coverage and COVID-19



As COVID-19 continues to evolve, we use the most up-to-date information from public health authorities to help guide any changes to our policies and procedures. The health and safety of our employees, communities, customers, advisors and plan sponsors is our number one priority.

Here are answers to some of the most common questions we've received from plan members about traveling during the pandemic.

Does my out-of-country emergency benefit cover me if I travel and get Covid-19?

Out-of-country emergency care benefit provides coverage for certain medical expenses incurred by you and your eligible dependents if a medical emergency occurs while traveling outside Canada, typically when travelling for business, vacation, or education purposes. This includes emergency medical care to treat COVID-19 related symptoms.

We'll cover medical treatments related to the initial medical emergency, following plan provisions. If you're medically required to receive follow-up treatment before you return to Canada, it will be covered on a case-by-case basis. Emergency medical claims related to COVID-19 are treated like any other claim, but plans vary so we assess each claim individually.

For example, if you contract COVID-19 and are experiencing symptoms that require you to seek medical care, the related medical expenses are eligible for reimbursement.

Will I be covered if I travel to a region with a travel advisory?

Travel to regions with travel advisories or travel bans, including those due to illnesses such as COVID-19, do not exclude a claimant from coverage under standard Canada Life group benefits plans. Our usual plan parameters and provisions apply, and we won't exclude coverage for someone solely and exclusively based on the fact they've travelled to a region with a travel advisory or ban.

Check the [Government of Canada travel site](#) for information on traveling out of the country.

Am I covered for expenses if I must quarantine?

Coverage is provided only for certain medical expenses incurred as a result of a medical emergency, this means that costs incurred for elective medical services, scheduled treatment and surgeries, regular, ongoing or follow-up medical care, COVID-19 testing, quarantine expenses, missed or rescheduled flights as a result of testing positive or border closures are not covered

How does COVID-19 impact Canada Life plans that include trip cancellation coverage?

For our non-standard policies where trip cancellation and trip interruption exist, cancellation coverage is specific to medical reasons. Therefore, outside of a person contracting COVID-19, this coverage would not

apply to anything else related to COVID-19 (e.g. member doesn't want to travel due to fear of COVID-19).

Does my health care spending account cover expenses incurred (food, lodging, etc.) as a result of being quarantined out of country?

No. Quarantine-related expenses for food, lodging, etc. do not qualify for the Medical Expense Tax Credit based on current Canada Revenue Agency guidelines and would not be covered under a health care spending account.

Are COVID-19 tests covered under my plan?

Fees for COVID-19 testing are only covered when associated with a medical emergency arising while out-of-country.

Has my out-of-country coverage changed since COVID-19 appeared?

We have not made any changes to our out-of-country coverage or handling procedures but continue to monitor the situation. OOC coverage is designed to cover eligible expenses related to medical emergencies with symptoms that require you to seek medical treatment.

What happens if I contract COVID-19 while outside Canada and wish to be evacuated?

Medical transfers are limited to hospital-to-hospital transfers and conducted when the patient's health allows a return to Canada.

What happens if the country I'm in issues an evacuation notice?

When a country issues evacuation notices, members are encouraged to follow the protocols issued by the country's authorities, which includes the process for obtaining assistance. Typically, assistance is left with the Canadian Embassy.

Will costs (flights, lodging, etc.) associated with returning home at a later date be covered?

If a member is directed to quarantine by a physician or public health official while outside Canada and they're experiencing a medical emergency, applicable Travel Assistance (GMA) coverage will apply, which includes transportation reimbursement if prepaid return transport is missed because the patient is hospitalized or quarantined. Lodging benefits subject to limitations and maximums would also be covered. Generally, meal

Out-of-country coverage and COVID-19



expenses are not covered. Expenses which were refunded or could be refunded (e.g., entitled to a refund elsewhere) would not be covered.

If I go past my plan's trip limitation, will my coverage remain in effect?

If you're not experiencing a medical emergency and you're delayed returning home beyond your trip's limitation period, your coverage will no longer be in effect.

If I'm outside Canada and self-quarantine, will lodging and meals be covered?

OOC and Travel Assistance coverage is only applicable in the case of a medical emergency. In the case of medical emergency, meal expenses are not typically covered.