

A dark silhouette of a commercial aircraft, viewed from the front, flying against a dark blue background with a subtle circular light effect.

# Keeping you informed

Benefit plan news for People Corporation plan sponsors

## Important information for plan members traveling outside Canada

*The information in this document is current at September 30, 2020 however the COVID-19 environment is rapidly changing and this information could become outdated quickly.*

Insurance carriers provide travel coverage based on contract provisions. Because contract provisions vary between carriers, it's important for those plan members who are considering travel to confirm their travel coverage before their trip starts.

### **Out of Country medical travel coverage**

Some of the larger insurance carriers including, Canada Life, Manulife, and Sun Life, have stated that they will apply their standard contract provisions and cover emergency medical claims related to COVID-19 during travel. Other specialty travel carriers such as RSA have indicated that they'll cover emergency medical claims with exceptions. The interpretation of contract provisions can also vary between insurers.

Another consideration is the fluctuating COVID-19 environment. SSQ originally announced they wouldn't cover emergency travel

however they've changed their position to allow emergency travel coverage starting October 1, 2020. The medical travel coverage they'll provide puts them in line with the larger insurance carriers and links their provision of coverage to the Canadian travel advisories based on the destination.

With these differences in coverage, it's important for plan members to check their insurance carrier's policies and restrictions prior to travel.

Students travelling abroad who are covered as dependants under a group plan should confirm their coverage. Sun Life has stated that they will honour all extensions and pay COVID-19-related claims the same way as any other emergency medical claim. If the student doesn't have an approved extension, they won't be able to have one granted until the government advisories have been lifted.

In all instances, insurance carriers may be limited in their ability to help plan members. If a plan member becomes ill outside of Canada, given the current travel restrictions, there

may be challenges finding appropriate medical care or helping them return home.

### **Mandatory quarantine**

Plan members who are considering travel must confirm with their insurance carriers which coverage will be provided in the event of illness or needing to self-isolate. Mandatory self-isolation rules when traveling vary by country. Plan members may be eligible to make a disability claim depending on their plan's design.

### **Trip cancellation and interruption**

Trip cancellation and interruption coverage isn't included in many out of country travel plans but specialty carriers like RSA and SSQ often offer this coverage to plan sponsors as an option. For many insurance carriers, coverage for trip cancellation and interruption is based on whether a Government of Canada travel advisory is in effect. A travel advisory was put in place March 13 so carriers will reimburse claims incurred prior to that date. Claims incurred after March 13 may not be covered. The advisory remains in effect for all cruise ship travel. Plan members should contact their insurance carrier to clarify.

### Our perspective

Regardless of the insurance carrier, we suggest that where possible, plan members follow government advisories and avoid all unnecessary travel. In the event that a plan member has to travel, it's important that they confirm and fully understand the coverage their carrier offers.

### For more information

If you have questions, please contact your group representative or plan administrator.

If you have questions or want to discuss PPE surcharges and the options available, please contact your People Corporation benefits consultant.

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