

FREQUENTLY ASKED QUESTIONS

Coronavirus (SARS-CoV-2), Coronavirus Disease (COVID-19) and Group Benefit Plans

This FAQ reflects standard group travel coverage. Some group policies may differ.

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 13th, 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 as follows:

Emergency Hospital and Medical: Medical expenses related to COVID-19 are NOT COVERED when traveling anywhere outside of Canada, if the member is departing on or after March 14th, 2020.

Trip Cancellation and Interruption (if applicable): Eligible expenses are COVERED for trips scheduled to depart on or before April 13th, 2020, so long as they were booked on or before March 13th, 2020. Members should check our COVID-19 [website](#) about trips that are more than a month away closer to their departure date.

We are monitoring this situation constantly and any changes will be communicated.

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

General

What is a coronavirus?

Coronaviruses are a large family of viruses which may cause illness in animals or humans. In humans, several coronaviruses are known to cause respiratory infections ranging from the common cold to more severe diseases such as Middle East Respiratory Syndrome (MERS) and Severe Acute Respiratory Syndrome (SARS). The most recently discovered coronavirus (SARS-CoV-2) causes coronavirus disease COVID-19. This new virus and disease were unknown before the outbreak began in Wuhan, China, in December 2019. (Source: World Health Organization)

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 13th, 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 Medavie Blue Cross members with travel plans 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.

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.

What if a member becomes ill after they return from a trip?

If symptoms develop and a member has travelled to a region with confirmed COVID-19 cases or have been in close contact with someone who has, they should:

- Stay at home and avoid contact with others*
- Follow up with their health care professional*

If members develop fever, cough or difficulty breathing in the next 14 days, they should:

- Call their health care provider or local [public health authority](#).*
- Tell them about their symptoms and where exactly they were travelling.*
- Let them know whether they've had direct contact with animals or persons with COVID-19 symptoms.*

If members are ill and must visit a health care professional, they should:

- Call ahead or tell them when arriving that they have a respiratory illness.*
- They may be asked to wear a mask while waiting for or receiving treatment to prevent the spread of the illness.*

If members feel sick during travel to Canada or upon arrival, they should:

- Inform the flight attendant, cruise staff or a Canadian border services officer, who will decide whether further medical assessment by a quarantine officer is required.*

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 there was no warning on their date of departure, and the member has Trip Interruption coverage, they are eligible to interrupt their trip to return home.

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.

If there was no travel warning on the member's date of departure and the member is quarantined or stranded beyond their original travel dates at their destination, the member is eligible for meals and accommodations, up to the maximum coverage amount detailed in the relevant group contract/booklet.

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 9th, 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 9th. This warning to avoid cruise ship travel currently extends until April 30th, 2020 but this is subject to change. This is being monitored continuously and any changes will be communicated.

Trip Cancellation and Interruption Coverage

What approach does Medavie Blue Cross take with Trip Cancellation and Interruption Coverage if a covered member is scheduled to travel to a country or region with known cases of COVID-19?

Expenses related to trip cancellations are COVERED; as long as the Government of Canada has issued a warning to avoid all travel (Level 4) or avoid non-essential travel (Level 3) to that destination and the trip was booked before the warning was issued. Expenses related to trip cancellations are NOT COVERED if the destination has a Level 1 or Level 2 advisory.

Can a member cancel a trip that visits multiple countries if just one of those countries has a Level 3 or Level 4 travel warning?

Yes, as long as the warning was issued prior to departure.

A trip interruption claim may be eligible if the member is already in a country without a Level 3 or Level 4 Government of Canada warning and planned to visit a country with a Level 3 or Level 4 warning, so long as this warning did not exist when the trip was purchased.

Who should members contact first if they need to cancel their trip and want to be reimbursed?

Members should first seek reimbursements through their airline carrier or travel agent. Medavie Blue Cross is the final payer on Trip Cancellation claims.

How far in advance can trips to a country or specific region where there is currently a Level 3 or Level 4 advisory be cancelled?

At this time, only trips scheduled to depart within four weeks are eligible to be cancelled. This is a rolling four week window that is being monitored continuously and any changes will be communicated. This four week window is expected to continue until the outbreak begins to subside. Members should check our COVID-19 [website](#) about trips more than a month away closer to their departure date.

Can a member cancel a scheduled cruise?

On March 9th, 2020, the Government of Canada issued a warning to avoid all cruise ship travel until April 30th, 2020. Consequently, cruise ship travel booked before March 9th and scheduled to depart on or before April 30th is eligible to be cancelled at present. This is being monitored continuously and any changes will be communicated.

If the travel itinerary involves a prolonged stay in a country in addition to the cruise, members should contact Medavie Blue Cross to determine what portions of the trip are eligible for trip cancellation or trip interruption.

Is a member covered if: A) the government of the destination country is advising travellers that they must be self- quarantined upon arrival; or B) their provincial government is advising travelling that they must be self-quarantined upon their return?

Members are covered in scenario A or B if the Government of Canada has also issued a warning to avoid all travel (Level 4) or avoid non-essential travel (Level 3) to the destination country and the trip was booked before the Government of Canada warning was issued. The actions and/or recommendations of a foreign or provincial government do not influence travel coverage. Members should contact their travel agent, airline carrier(s) and/or tour operator(s) regarding reimbursement.

Is a member covered if they are already in a country where the foreign government there has grounded flights out of the country?

Members are covered in this scenario if the Government of Canada has also issued a warning to avoid all travel (Level 4) or avoid non-essential travel (Level 3) to the country in question and the trip was booked before the Government of Canada warning was issued. The actions and/or recommendations of a foreign or provincial government do not influence travel coverage. Members should contact their travel agent, airline carrier(s) and/or tour operator(s) regarding reimbursement.

What about the announcement that Blue Cross made on March 11th stating that Trip Cancellation claims related to COVID-19 would no longer be covered?

This announcement is about individual travel insurance policies. It DOES NOT apply to group benefit plans. Given that the outbreak of COVID-19 is now considered a “known issue”, individual travel insurance purchased as of March 12th or after does not cover cancellations due to the outbreak of COVID-19. Individual travel insurance purchased prior to this date covers cancellations due to the COVID-19 outbreak for destinations that were not already excluded. Individual health plans (i.e. Elements, Options Plus and Select plans) sold by Medavie Blue Cross in Atlantic Canada do not include trip cancellation coverage.

Prescription Drugs

What is the process (policy) for members regarding advance supply of medications?

According to the Public Health Agency, the current public health risk associated with COVID-19 is considered low for Canada, and the Canadian Pharmacists Association does not recommend stockpiling medications in large quantities as it is unnecessary and could trigger drug shortages. In this context, we are not currently providing exceptions for early refills for precautionary purposes (i.e. for those looking to stockpile their medications in the event of a COVID-19 outbreak). We are closely monitoring the situation, in conjunction with Canadian Life and Health Industry Association (CLHIA) and our pharmacy partners, and will adjust processes and procedures as necessary.

Can members get an early refill/additional supply of their medication as a precaution against a potential COVID-19 outbreak?

Currently most members who take maintenance drugs can get up to 3 months’ supply, with some exceptions (i.e. designated high cost drugs, narcotics, controlled substances and other targeted drugs). Prescriptions that have a restricted quantity or early refill restriction are only able to be refilled once the current quantity maximum period has been met. As always, members should ensure their refills are up to date, not waiting until the last minute or until their prescription runs out before reordering.

What options do members have if they do not wish to go to the pharmacy to obtain their medications (i.e. if they want to limit their exposure to those who may be sick) or if they are unable to go to the pharmacy (i.e. because they are in quarantine at home)?

Members should contact their pharmacy to discuss their available options. Many pharmacies offer delivery service to help patients get their medications when they cannot leave their home. Many pharmacies and pharmacy chains also offer online or mail order options.

How is Medavie Blue Cross preparing for possible future impacts of this outbreak on the drug supply?

Unnecessary stockpiling of prescription drugs could create additional pressure on Canada’s drug supply. We are working closely with our industry partners and the Canadian Life and Health Industry Association (CLHIA) to ensure our members have access to the medications that they need.

Short Term Disability

What if a member cannot work because they are in quarantine because of COVID-19 or have contracted COVID-19?

Members with a confirmed case of COVID-19 are eligible to apply for a short term disability claim, which will be processed and paid according to regular disability management guidelines. Disability coverage varies by plan sponsor.

Medavie Blue Cross will allow short term disability claims for a period of quarantine (up to 14 days) when a member:

- 1. Has been directly advised by a public health authority or medical professional to self-quarantine; and*
- 2. Is unable to perform their job remotely from home*

Members who have been advised to self-monitor for symptoms of COVID-19 and are asymptomatic are not eligible for disability benefits at this time.

Medavie Blue Cross has instituted special practices to handle disability claims. If a member has been quarantined or is self-quarantining and have questions about their disability coverage, they should call us right away to determine their eligibility and next steps. This is a rapidly developing situation and subject to change without advanced notice.

Similar to the Government of Canada's announcement regarding Employment Insurance, Medavie Blue Cross is waiving the waiting period for short-term disability benefits for members who qualify for short-term disability benefits because of COVID-19.

Sick and vacation policies vary by employer and are outside the Medavie Blue Cross group benefit plan.

Other

Are there options to remove an existing Government of Canada travel warning exclusion from a travel policy?

No. The COVID-19 pandemic is a known event. There is no option to modify existing group policy language. We have confirmed that our contract wording is aligned with the recommendation of the Canadian Life and Health Industry Association (CLHIA).

What is Medavie Blue Cross doing to keep plan members informed? Is our travel assistance provider able to address member questions prior to travel?

Medavie Blue Cross is updating our public website on a regular basis. We have communicated to our group clients and are issuing follow up communications. We will continue to provide regular updates. Our contact centre is able to address member inquiries and there is an escalation process, when necessary. Our global travel assistance provider, CanAssistance, is also fully equipped to answer questions related to COVID-19 from members.

Where can everyone learn more?

Medavie Blue Cross has established a webpage in both [English](#) and [French](#) for relevant updates on COVID-19. Plan advisors, sponsors and members are encouraged to visit this page for updates.

Additional information and resources related to COVID-19 can be found in both [English](#) and [French](#) on the Government of Canada's website.

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