

NSED Travel Insurance FAQ's – September 2021

To make sure plan members are up-to-date with the latest travel coverage information, the NSTU Group Insurance Trustees have prepared the following Frequently Asked Questions:

Q: Why did I receive a new travel ID card in my renewal package?

A: Your new ID card references important information (policy #'s and toll-free Assistance Helplines) for the NSED Travel Insurance Out of Province / Canada Emergency Medical Plan and Trip Cancellation / Trip Interruption Plan (if applicable). These plans replaced the MEDOC® Travel Plans effective September 1, 2020. **Please note, with your new travel ID card in hand, you can now dispose of your current card as it will no longer be valid.**

If you have any questions regarding your policy, would like to make changes to trip dates, increase or decrease coverage, please call the Administrator, Johnson Inc., at **(902) 453-9543** or **1-800-453-9543 (toll-free)**.

To make a claim against your Out of Province/Canada Emergency Medical Plan or Trip Cancellation/Interruption Plan, you or your representative must call Medavie Blue Cross' appointed travel assistance provider as soon as possible at one of the following numbers:

- **From Canada or the United States – 1-800-563-4444**
- **From anywhere else – 1-506-854-2222 (collect)**
If calling collect is not possible, Medavie Blue Cross will reimburse the cost of the call.

Q: When I decide to travel again, will I be covered for COVID-19 under the NSED Travel Out -of Province / Canada Emergency Medical Plan?

A: Yes, the NSED Medical Travel Plan will cover eligible emergency hospital and medical expenses related to COVID-19, subject to the existing provisions under the policy. Before departure, members must be symptom free, have not tested positive (or be awaiting a test result) and have not been in contact with anyone who tested positive in the last 14 days. Coverage will also be extended to students studying abroad. **Please note, the NSED Medical Travel Plan does not cover the following:**

- **Any COVID-19 testing, including those required by governments to re-enter the country**
- **Any costs related to delays caused by testing requirements**
- **Any costs related to quarantines, including those mandated by governments**

Q: Can I refuse a travel voucher or credit from an airline or travel provider and then claim under the NSED Trip Cancellation / Interruption plan?

A: No. Travel credits/ travel vouchers are not an insurable loss under the NSED Trip Cancellation / Interruption plans as they are considered a form of reimbursement.

Q: Is a positive COVID diagnosis within 6 months of a scheduled trip considered a pre-existing condition under both the medical and trip cancellation plans?

A: Yes. Covid-19 is an illness like any other and is considered as such when reviewing a case for stability or pre-existing conditions. This means that you may not be covered under the plan if you decide to travel within 6 months of being diagnosed with COVID-19.

Q: Will there be a requirement to be vaccinated for COVID-19? Will I need to provide vaccine info, proof of vaccination before travelling to be covered under the plans?

A: No. The Covid-19 vaccine is treated like all other vaccines that are required to travel to specific locations around the world: they are government requirements. Vaccines are not required for insurance under the NSED Travel Plans.

If you have any further questions regarding your travel coverage or the information outlined above, please contact the Administrator, Johnson Inc., at (902) 453-9543 or 1-800-453-9543 (toll-free). You can also find more information regarding your **NSED Travel Insurance** plan and all of your other NSTU Group Insurance benefits by visiting www.nstuinsurance.ca.