



Coronavirus and Travel Health Insurance

Context: As it stands, the Canadian Government has issued several non-essential travel advisories due to the coronavirus. This situation, combined with the spread of the coronavirus on a global scale, is raising questions. UNB's travel health insurer is SSQ Insurance. Below are the answers to the most frequently asked questions about this coverage.

Statement From SSQ Insurance

Communities make us ensure the health and security of all

Since its foundation, SSQ Insurance has made the health of its members and customers its main concern. This has never been truer than today, with COVID-19 affecting us all. We have therefore taken the measures necessary to protect our employees and our customers. We are applying the government guidelines to the letter. We are monitoring the situation closely so that we can quickly adapt to it in order to serve through this difficult period.

Maintained services, but prioritized

We want to reassure you; we are there for you. However, in order to be fully available for those currently in an emergency situation, in Canada or elsewhere, we ask that you please call back in a few weeks if you are enquiring about travel plans that are 30+ days from now.

All claims will be processed as quickly as possible.

FAQ

Who is covered under the travel health insurance policy with SSQ?

Eligible members (those who are currently enrolled in UNB's Extended Health Benefits) and their eligible dependents are covered under the policy. Students are not covered under this policy.

Does the travel insurance cover the coronavirus (COVID-19)?

As long as the person has travel insurance, claims related to the coronavirus (COVID-19) will be processed as per the emergency travel health policy.

If a person is quarantined and contracts the coronavirus, will the travel insurance cover the medical expenses?

As long as the person has travel insurance, claims related to the coronavirus (COVID-19) will be processed as per the emergency travel health policy.

Am I covered if I decide to travel to a country for which a travel advisory was issued by the Canadian Government?

It is strongly recommended that travellers follow government advisories before planning any travel. The Government of Canada is currently recommending that all non-essential travel be avoided. In addition,

as per the recent agreement between Canada and the United States, any non-essential travel across the border will not be permitted.

The policy does not contain exclusions for travel to countries for which the Canadian Government has issued a travel advisory. Emergency medical expenses are therefore covered. It's important to know that in regions affected by the coronavirus, local public and governmental health authorities have priority over international assistance services. Therefore, our emergency provider, AXA Assistance, is limited with respect to the level of emergency assistance they can provide.

If I decide to stay on a trip despite the Government of Canada's recommendations to return to Canada, would I be covered?

Government travel advisories are not excluded from the policy, the expenses are covered. However, it is strongly recommended that you follow government advisories to return to the country as soon as possible, as it could become very difficult for AXA Assistance to aid should you require it. You must also be mindful of the 180 day trip limitation of your travel policy as extensions will not be granted beyond 180 days. Already existing extensions for active employees that have been pre-approved by SSQ Insurance will continue for the duration of the extension only. Further, in the event that you are unable to return (because the border is closed or no flight is available), the trip limitation will no longer apply and you will be covered until your return. Please keep all supporting documents proving that you are unable to return.

Is trip cancellation covered under the SSQ policy?

No, the travel health policy covers emergency medical expenses incurred for out of province travel only. Costs associated with the cancellation of a trip are not covered.

Where can I find more information on my travel health coverage?

Please refer to the SSQ travel Health Insurance policy

https://www.unb.ca/hr/_resources/pdf/benefits/ssqtravelinsurance2019.pdf