

## **COVID-19 and Travel Health Insurance – July 22, 2020**

Non-essential travel advisories remain in place from the Government of Canada due to the coronavirus (COVID-19). These advisories can be accessed here: <https://travel.gc.ca/travelling/advisories>. As travel restrictions within Canada and in other countries continue to change and adapt to the evolution of COVID-19 responses, so too have the coverages available under UNB's emergency travel health plan provided by SSQ Insurance.

Below are the answers to the most frequently asked questions about this coverage.

### **FAQ**

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

Eligible employees and retirees of UNB are covered under the policy as well as their covered dependents. Students are not covered under this emergency travel health policy. Eligible employees and retirees will generally be participants in the university's group insurance extended health benefit.

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

That depends on where the individual is travelling and the purpose of the travel.

##### For travel within Canada:

Whether travel within Canada is for business or pleasure, SSQ will provide COVID-19 coverage for employees, retirees, surviving beneficiaries and their dependents.

##### For travel outside Canada:

For employees travelling outside of Canada for essential business reasons, emergency medical expenses related to COVID-19 are covered. For this purpose, SSQ considers essential business to be any employment related activity that requires the employee to travel to carry out his or her employment obligations which cannot be done remotely. This coverage **does not extend** to spouses and dependent children who might accompany employees travelling for essential business reasons.

Please note that employees travelling internationally for activities that can otherwise be carried out remotely will not be covered for COVID-19 related expenses (for example, training and professional development, student recruitment).

For covered members' dependents who are full-time students, SSQ Insurance will cover all emergency medical expenses, including those related to COVID-19, where students are studying abroad or are required to travel outside Canada as part of their domestic studies. Student dependents are reminded of the maximum trip limitation of 180 days for coverage under the emergency travel health policy.

Provided an individual has travel health insurance coverage, claims related to COVID-19 will be processed as per the emergency travel health policy.

The coverage for COVID-19 expenses **does not apply** to retiree travel outside of Canada under any circumstances except in respect of essential business travel as described below (in respect of those retirees employed in an occupation where there is the requirement to travel on essential business). Even in respect of such essential business travel, the retiree is subject the pre-existing medical exclusion of 6 months and, in the event of a claim, the pre-ex investigation would be completed.

### **What about quarantine and self-isolation expenses for travel within and outside of Canada?**

Costs associated with lodging and meals as a result of quarantine and self-isolation are not admissible under the emergency travel health policy, regardless of whether it's domestic or international travel.

### **How can I find out if my travel outside of Canada meets the criteria for essential business travel and I am therefore covered for COVID-19 expenses?**

Human Resources and Organizational Development (HROD) can assist with this. Prior to making your travel arrangements, contact HROD and provide us with your travel itinerary including start and end dates of travel, destinations and the purpose of your travel. Be sure to include sufficient detail as to why the business for which you are travelling cannot be done remotely. We will forward your information directly to SSQ and request that the insurance company provide a pre-determination of COVID-19 coverage based upon the policy limits and essential nature of your travel.

As our emergency travel health insurance is a specialty product from SSQ that is unique to participating Atlantic Canadian universities and colleges, it is important that you seek confirmation through this process as opposed to contacting SSQ directly.

### **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 agreement between Canada and the United States, any non-essential travel across the border remains prohibited.

The emergency travel health 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 COVID-19, local public and governmental health authorities have priority over international assistance services. Therefore, SSQ's emergency service provider, AXA Assistance, is limited with respect to the level of emergency assistance they can provide.

For more information on travel restrictions imposed by the Government of Canada, please visit:

<https://www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection/latest-travel-health-advice.html>

**If I decide to stay on a trip despite the Government of Canada's recommendations to return to Canada, would I be covered for COVID-19?**

Government travel advisories are not excluded from the policy, the expenses are covered. However, it is strongly recommended that you follow any government advisories that may be in place to return to Canada, 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 may 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 provided travel commenced prior to April 6, 2020.

**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 section of the UNB HROD Benefits webpage:

[https://www.unb.ca/hr/\\_resources/pdf/benefits/ssqtravelinsurance2019.pdf](https://www.unb.ca/hr/_resources/pdf/benefits/ssqtravelinsurance2019.pdf)