



Last updated March 19, 2020

## Frequently Asked Questions COVID-19 (Novel Coronavirus) and your Manulife Group Benefits plan

### Coverage when travelling

**Note:** It's always recommended that you refer to your specific plan details. Your policy may include 1) Emergency Out-of-province/Out-of-Canada, 2) Emergency Travel Assistance, and 3) Trip Cancellation. These are three distinct provisions under your Group Benefits program. The questions and answers below are intended to help you understand these three benefits in the context of COVID-19. These answers are current as of March 19, 2020. Please check back often. We will update this document as new information is available.

#### **I'm struggling to get home or I'm simply not comfortable travelling due to fears about the coronavirus – but I'm nearing the maximum number of days eligible for coverage while out-of-country. What can I do?**

Your group Out-of-province/Out-of-Canada benefits help pay your emergency medical costs when travelling. Typically, the plan covers short duration trips (example, 60 days).

However, these are extraordinary times. You might be dealing with unexpected situations and unplanned delays.

If you find yourself nearing your maximum number of days away from home (this is called *trip duration* in your policy), **we are extending coverage until the end of April** as part of the group benefits plan provided by your employer. For example, if your coverage ends on March 25, we'll extend coverage until April 30.

We're taking this exceptional action to help make sure everyone has the group emergency medical coverage they need until they can get back home.

This situation is changing daily. We'll re-visit this decision at the end of April.

#### **Does my Emergency Out-of-province/Out-of-Canada insurance cover me if I get COVID-19 while travelling?**

When travelling, if you or a covered member of your family have a medical emergency and get sick (with COVID-19 or another illness), your Out-of-province/Out-of-Canada coverage will pay for your emergency medical treatments, subject to the terms of your contract. There are no restrictions/exclusions on where you travel under the Emergency Out-of-province/Out-of-Canada benefit.

#### **As a Group plan member, what happens if I am placed in quarantine by a medical doctor or Public Health official while I am travelling?**

Manulife cares about the health of Canadians.

If you or a family member experience a medical emergency and get sick while travelling and are quarantined (example: diagnosed with COVID-19), you would be eligible for coverage under your emergency Out-of-province/Out-of-Canada benefit, subject to the terms of your





contract. In addition, if your Group Benefits insurance policy includes Emergency Travel Assistance, your Trip Interruption coverage will cover your costs for food, accommodations, and return transportation home (example: if you miss your originally scheduled flight), subject to the terms of your contract.

If you are placed in medical quarantine while travelling but are not sick or having a medical emergency, in the case where you have Emergency Travel Assistance, your plan would not provide any coverage for trip interruption costs. This is because Emergency Travel Assistance is intended to protect you if you have a medical emergency or get sick.

### **What happens if I am quarantined by a doctor or Public Health official, but I'm nearing the maximum number of days eligible for coverage while out-of-country?**

If you are quarantined but nearing the maximum number of days of eligible coverage, your Emergency Out-of-province/Out-of-Canada coverage will be extended until you are stable, released from quarantine and able to secure safe passage home. This applies as long as you are under quarantine – whether you have been diagnosed or not. Coverage is based on the specific terms of your Group Benefits insurance policy.

### **If I booked a trip – before COVID-19 travel advisories were in place for my destination – does Manulife's Group Trip Cancellation allow me to cancel the trip if there is now an advisory in place instructing me to avoid non-essential travel?**

If the trip was purchased prior to Travel Advisory level 3 or 4 and your Group coverage was in place before the travel advisory, the claim would be covered – subject to the terms of your contract and provided the cancellation takes place before your departure date.

### **What if I get sick with COVID-19 and need to cancel a trip I have planned? Do I have coverage?**

If your Group plan has Trip Cancellation benefits, the plan would typically allow for coverage where you (or your travel companion) develop a new medical condition (including COVID-19) and are not able to travel, subject to the terms of your contract and provided the cancellation takes place before your departure date.



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