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. Memorial’s travel health insurer is SSQ Insurance. Below are the answers to the most frequently asked questions about this coverage.

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

Eligible employees of Memorial University and certain affiliated employers are covered under the policy as well as retirees and their principal beneficiaries. Students are not covered under this policy. Eligible employees will generally be participants in the university’s group insurance program. While post-doctoral fellows are participants in the group insurance program they do not have travel health coverage.

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?

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.

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 MyHR webpage:
https://www.mun.ca/hr/services/benefits/group.php