



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.

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 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 health insurance cover the coronavirus (COVID-19)?

That depends on whether the individual travelling is considered an essential worker.

For Essential Workers:

SSQ considers individuals working in the transportation industry and health care professionals to be essential workers. As long as the person has travel health insurance coverage, claims related to the coronavirus (COVID-19) will be processed as per the emergency travel health policy, including claims related to quarantine. This applies to worldwide travel.

For Non-Essential Workers:

Effective April 6, 2020, expenses related to the coronavirus (COVID-19) are not covered under the emergency travel health policy for travel that occurs within Canada or internationally on or after April 6, 2020. For travel that commenced prior to April 6, 2020 and where individuals have remained outside their province of residence since that time, SSQ will provide coverage for COVID-19 related expenses, including quarantine, as per the terms of 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, 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 MyHR webpage:

<https://www.mun.ca/hr/services/benefits/group.php>