



COVID-19 and Travel Health Insurance – January 18, 2021

SSQ Insurance is closely monitoring the evolution of the current situation due to the COVID-19 pandemic. Our policies continue to adjust in accordance with evolving health needs and as new decrees are put into place by various levels of government.

The health and safety of our policyholders remains our top priority, driving our decisions during this pandemic. We recommend that our policyholders comply with the Government of Canada [travel advisories](#), as there is no guarantee to access or quality of medical care abroad.

Although the best protection is to limit travel, SSQ Insurance will continue to support policyholders who must travel despite the current advisories.

Please find the following update regarding the various insurance coverages for our policyholders who are currently travelling:

- Costs for mandatory COVID-19 screening tests, performed at the request of a government authority before returning to Canada, are not covered by travel insurance.
- Additional costs incurred while waiting for COVID-19 test results, performed at the request of a government authority, are not covered (for example, costs for a new plane ticket, change fees for an existing ticket, accommodation or living expenses, etc.).
- If the result of a mandatory COVID-19 screening test is positive, and the insurance policy covers this illness, the following costs are eligible for expenses according to the maximum amount provided for under the contract:
 1. Medical Costs
 2. Additional costs incurred for the purchase of a return ticket, or change fees for an existing ticket, according to the following parameters:
 - Single ticket – economy class
 - Flight operated by a public carrier with a fixed schedule
 - Most direct route to the initially planned destination

Accommodation and living expenses as a result of a positive screening test are not covered except as provided for under the Family Accommodation Benefit, which only covers accommodation costs for travelling companions if you are hospitalized and under the care of a physician for at least four consecutive days.

The following 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 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 emergency travel health 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)?

Effective October 1, 2020, SSQ Insurance will cover all eligible emergency medical expenses resulting from COVID-19 for employees and retirees traveling outside their province of residence. This applies for domestic and international travel, whether for work or personal reasons. Dependent children and spouses who may be covered under a family plan are also covered for COVID-19 related expenses subject to the usual limits provided under the emergency travel health plan.

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.

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 and has imposed border restrictions for discretionary travel.

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 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.

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>