

COVID-19 Information

As a general practice, please share the [Public Health Agency of Canada's Travel Advisory](#) site, which specifies the countries/regions that have active travel health notices. For specific travel coverages per supplier, please see below:

Clients with Green Shield Canada's (GSC) Extended Health Care Benefit that includes travel:

Green Shield Canada (GSC) issued an email to Plan Members on March 7th, discussing their travel policy and how it is affected. Cases will be assessed based on the [four levels of travel advisory](#). You can refer to [this document from Allianz](#), GSC's travel provider, for more information.

Plan members are advised that travel claims are reviewed on a case-by-case basis, but that travelling in contravention of an advisory may void their coverage. Blanket coverage cannot be guaranteed for any and all scenarios. Plan Members should continue to check the Government of Canada website for updated advisories.

Updated: March 23, 2020

- A plan member's travel day limit will be extended **indefinitely** (meaning their insurance will continue in-force) if they travelled **before** the advisory was issued on March 13, they are now being quarantined, and their travel coverage would expire while they are away. Previously, only hospitalization of a plan member would allow such an extension.
- A plan member's travel day limit will be extended **indefinitely** if they travelled **before** the advisory was issued on March 13, they cannot get transportation home, and their travel coverage would expire while they are away. Previously, only hospitalization of a plan member would allow such an extension.
- If a plan member left **before** or **after** the advisory was issued, and they are crossing the border for work purposes deemed "essential" travel (e.g., truck drivers, airline workers, and health professionals), they can use their travel coverage for any unforeseen medical emergency, **including treatment required for the**

coronavirus. All other limitations and exclusions of the travel plan remain in place.

My pharmacy is restricting the amount of medication I am able to get. Why can't I get more? What are my options for early refills?

Given the evolving coronavirus situation, GSC is working collaboratively with pharmacy organizations, officials, and the Canadian Life and Health Insurance Association to ensure everyone has access to the medication they need. As a result, plan members will see some differences – most significantly, GSC's 90-day supply requirement for maintenance medications has been reduced to a 30-day supply to help manage an increase in requests to refill medications. When it comes to requesting refills, they have adjusted their standard approach to allow for refills up to 14 days early.

For certain medications with variable use, such as inhalers, it can be difficult to measure a consistent day supply. In the event that someone requires a refill for this type of medication, have them ask their pharmacist to review the day supply, and if necessary they can utilize the resources available on [providerConnect.ca](https://providerconnect.ca) to assist them with submitting the claim on the plan member's behalf. Keep in mind that officials recommend that patients maintain at least a 14- to 30-day supply of medication on hand but also warn against "stockpiling" as this creates an unnecessary risk of medication shortages.

For more specific information, please see [GSC's Support Centre](#), and feel free to share the link with your clients.

You can also [download this helpful FAQ](#) from GSC.

Clients with TuGo Travel Coverage:

All Outbound Travel Medical, Student Medical and Visitor to Canada Medical plans remain unchanged. Travellers may be covered if there's no travel advisory in place; however, if Global Affairs Canada or Public Health Agency of Canada issues an advisory to avoid all or non-essential travel, and the traveller still chooses to go on their trip, they won't be covered if the sickness or injury is directly or indirectly caused by the reason for the travel advisory/warning.

Coverage under the Student Medical plan will be available if pre-existing condition stability periods and other eligibility criteria are met.

[Trip Cancellation & Trip Interruption Insurance has been amended, as of March 4th, 2020 to include COVID-19 as a known circumstance.](#) As a known event, travellers are aware that the virus could impact their travel plans. TuGo's Trip Cancellation & Trip Interruption plans won't cover a cancellation or interruption of a trip due to the coronavirus for insurance purchased on/after March 4, 2020.

For travellers who purchased a Trip Cancellation & Trip Interruption or Trip Interruption Insurance Only plan before March 4, 2020 they may be eligible for reimbursement if there is a Global Affairs Canada or Public Health Agency of Canada formal advisory in place to avoid all or non-essential travel to the affected destination.

Update: April 3, 2020

TuGo won't provide coverage for COVID-19 (Coronavirus) related expenses for new Visitors to Canada Emergency Medical Plans and Student Medical policies purchased on or after April 3, 2020.

These amendments apply to the following products:

- Traveller - Visitor to Canada
- Traveller - Visitor to Canada Holiday Package
- Visitors to Canada Platinum
- Student Medical

TuGo continues to update their [news page](#) as new information comes forward. You can also [access a FAQ](#) from TuGo.

Note: Effective July 8, 2020, this endorsement has changed. Please see below.

Update: July 8, 2020

With the number of confirmed COVID-19 cases in Canada under control these past few weeks, TuGo has re-evaluated their response to COVID-19 for inbound travellers and students. As a result, they have removed the exclusion communicated back on April 3.

Effective July 8, 2020 Visitor to Canada Emergency Medical Insurance and Student Medical Insurance will now include coverage for COVID-19 related expenses. The endorsement made effective April 3, 2020 is to be removed, not to be included with fulfillment for the following:

- Visitor to Canada
- Visitor to Canada Holiday Package
- Student Medical – Inbound and Outbound

Note 1: If a Visitor to Canada or Student Medical policy is sold from April 3 to July 7 and the policy is still in effect on or after July 8, the traveller will not be covered for COVID-19 related expenses occurring between policy effective date to July 7. However, they will be covered for COVID-19 from July 8 onwards. This means that coverage can change mid-trip.

Note 2: Extensions or amendments processed for these policies on or after July 8 will be covered for COVID-19. The e-fulfillment for these policies will include the endorsement even though it doesn't apply, since the policy was sold when the endorsement was still in effect.

Clients with AwayCare Travel Coverage:

The AwayCare travel program with Benefits by Design (BBD) Inc. is medical only and does not have any cancellation component to it.

All policies can continue to be purchased as travel within Canada is still a covered risk. However, following the announcement by the Federal Government

(<https://travel.gc.ca/travelling/advisories>), Canadians are encouraged to avoid non-essential travel outside Canada until further notice. The exclusion in the policy listed below would be applicable. If the insured left on their trip prior to the travel advisory, coverage would apply.

Emergency Sickness or Injury incurred if You choose to travel to a destination after a formal written travel advisory and/or travel warning has been issued by Global Affairs Canada or Public Health Agency of Canada (PHAC) recommending that You avoid all or non-essential travel to that destination during Your Trip. This exclusion applies if the advisory/warning is issued before the date you leave for Your Trip and the expenses are directly or indirectly used by the reason for the travel advisory/warning.

Clients with Empire Life Short Term Disability Coverage:

Generally speaking, STD benefits have a waiting period during which income is paid by the employer as part of the company's sick leave benefit. All claims related to COVID-19 will be adjudicated in accordance with the terms of your group insurance contract.

What happens when	Source of income replacement
My company shuts down and I am laid off?	Programs such as employment insurance are designed to cover wages lost as a result of a company shut down, for whatever reason.
Schools are closed and I need to stay at home to look after the kids?	This varies from company to company. If you do not have personal days or vacation days, your employer may make an exception. Various levels of government, including the Government of Canada , have announced assistance programs.
I need to self-quarantine even though I do not have symptoms?	If you can work from home while self-quarantined, that's great. If you cannot work from home and your employer will not continue to pay you, you can apply for employment insurance .
I need to self-quarantine because I have flu-like symptoms?	If you can work from home while self-quarantined, that's great. If you cannot work from home and your employer will not continue to pay you, you can apply for employment insurance (for COVID-19, the waiting period will be waived). If your company provides STD benefits and you are too sick to work, you may be eligible for benefits. Remember that your STD benefit includes a waiting period. If you are still sick after your waiting period, you can access your STD benefit by completing the form posted to the Group Forms Library on empire.ca .
I have been diagnosed with COVID-19?	If you are diagnosed with COVID-19 (with or without symptoms), are unable to work and have STD benefits, you can access your STD benefit by completing the form posted to the Group Forms Library on empire.ca . For these claims only, the waiting period will be waived. If you don't have STD benefits, you can apply for employment insurance. For COVID-19, the waiting period is being waived.
I am unable to work and/or unable to run my business due to COVID-19? What options are available?	Please refer to Government of Canada resources for options that may now be available.

Visit [Empire Life's new landing page](#) for the most up to date information.

Clients with Canada Life (Great West Life) Travel Coverage

Out-of-country coverage covers expenses when members have symptoms from a medical emergency that requires them to seek treatment. These include medical evacuation if suitable care isn't available, family assistance, and lodging. As the risk of quarantine continues to grow when travelling internationally, it's important to know that expenses incurred when members are not experiencing symptoms, whether under quarantine or not, are not covered under Canada Life's standard group plan wording.

It's important to review your plan carefully. Canada Life's Incident Management Team is monitoring the outbreak through their global threat monitoring system and government agencies, including the World Health Organization and the Public Health Agency of Canada, and encourages everyone to adhere to travel advisories and warnings from the Government of Canada.

For more information, [download this update from Canada Life.](#)

Clients with RBC Disability Coverage

In recognition of the increasing pressure on our medical clinics and hospitals, RBC will not, at the outset, require an Attending Physician's Statement as part of a Short Term Disability claim submission.

For more information, [download this update from RBC.](#)