

## **Retiree COVID-19 and Travel Health Insurance – Updated July 22, 2020**

Non-essential travel advisories remain in place from the Government of Canada due to the coronavirus (COVID-19). These advisories can be accessed here: <https://travel.gc.ca/travelling/advisories>. As travel restrictions within Canada and in other countries continue to change and adapt to the evolution of COVID-19 responses, so too have the coverages available under UPEI's emergency travel health plan provided by SSQ Insurance.

Below are the answers to the most frequently asked questions about this coverage.

### **FAQ**

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

Staff, faculty, retirees, and their eligible dependents that have both; Supplemental Health care with Medavie Blue Cross and have provincial health care in their province of residency. Students are not covered under this policy unless they are dependents of eligible staff, faculty, or retirees.

#### **Does the travel health insurance cover the coronavirus (COVID-19)?**

That depends on where the individual is travelling and the purpose of the travel.

##### **For travel within Canada:**

Whether travel within Canada is for business or pleasure, SSQ will provide COVID-19 coverage for employees, retirees, surviving beneficiaries and their dependents.

##### **For travel outside Canada:**

The coverage for COVID-19 expenses **does not apply** to retiree travel outside of Canada under any circumstances.

#### **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. In addition, as per agreement between Canada and the United States, any non-essential travel across the border remains prohibited.

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.

*Please note: The Emergency Medical Travel insurance program has a pre-existing medical condition exclusion clause for all retirees covered under the policy. The travel policy does not cover loss (fatal or*

*non-fatal) or expenses for all retirees caused by or resulting from:*

*Any condition for which the Insured Person received medical advice, consultation or treatment within six (6) months prior to the commencement of a Trip, with the exception of a Chronic Condition which is under treatment and Stabilized by the regular use of prescribed medication.*

It's important to know that in regions affected by COVID-19, local public and governmental health 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 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 UPEI Retiree Resources webpage:

<https://www.upei.ca/hr/resources-retirees>

If you have any questions on your emergency medical travel insurance coverage, please email employee services at [employeeservices@upei.ca](mailto:employeeservices@upei.ca)