COVID-19 – Frequently Asked Questions

Do I have out-of-country coverage if I contract COVID-19 while travelling?

If you depart your home province prior to the Advisory going into effect for the area you are travelling to, you will be eligible for all Out-of-Province/Country Emergency Medical Benefits. Please refer to your benefit booklet for all details regarding coverage details.

Currently, the travel advisory has reached level 3 and 4 in most countries and regions. If you decide to travel where a level 3 or 4 is listed, you will NOT be covered if you contract the illness and/or are quarantined.

For the most current travel advisories, please visit the Government of Canada website. https://travel.gc.ca/travelling/advisories

I have booked a cruise; do I have any coverage if I contract COVID-19 or am quarantined on the ship?

Currently, there is no coverage for any medical emergency related or unrelated to COVID-19.

Do I have any trip cancellation?

Only if your plan includes coverage for this. If not, additional cancellation Insurance would have had to be purchased.

Given these uncertain times and the possibility of delays in public services, what's the best way to manage my plan and submit claims?

The best way to manage your plan is through our online benefits platform, my-benefits.ca. If you haven't created an account, you can do so by clicking "sign-up" and then following the steps. Once you've created an account you can sign up for direct deposit of claims payments to receive reimbursement of your claims, as soon as they are processed.