



June 23, 2020

Out-of-country travel insurance – what you and your plan members need to know

Provinces and borders are starting to reopen and international travel will start to resume. It's important that you and your plan members understand their Out of Country coverage. This includes how it applies to COVID-19.

Some plan members will be travelling abroad and relying on their group benefits out-of-country coverage. Here are some key points about this coverage to keep in mind as international travel makes its slow return.

- **COVID-19 coverage in place:** Our standard contracts don't exclude or limit coverage in the event of epidemics or pandemics. We'll treat a medical emergency resulting from COVID-19 in the same way as any other medical emergency outside Canada.
- **Trip duration limit:** For anyone who leaves Canada after March 19, 2020, the standard trip duration limit in your contract applies. Plan members need to check their contracts to ensure their trip falls within these limits. There's no extension to the trip duration limit, even if travel home is restricted.
- **Travel advisories:** Plan members should check the [Government of Canada Travel Advisory website](#) before deciding to leave Canada. Some borders could close if the COVID-19 situation changes. In such a case, a plan member could have their coverage expire while they are still abroad due to the trip duration limit.

This [plan member communication](#) provides an overview of what they need to know if they travel abroad during the COVID-19 pandemic. We encourage you to share this communication with plan members at the earliest opportunity. While there are still restrictions on international travel, many people are planning trips in anticipation of restrictions being lifted. It's important for them to know their coverage details before they commit to a trip abroad.

Questions? We're here to help.

Please contact your Sun Life Group Benefits representative.