

FREQUENTLY ASKED QUESTIONS (FAQ)



July 23, 2020

IMPORTANT UPDATE: Out Of Country coverage during the COVID-19 pandemic

With COVID-19, we know you and your plan members have many questions. We have created this document to address your questions and provide guidance during this time.

This information applies to Out of Country (OOC) coverage that is part of our Extended Health Care (EHC) travel benefit.

If plan members are traveling and have symptoms of **any** illness, including COVID-19, they should call Allianz:

- In the USA and Canada call: 1-800-511-4610
- From anywhere else: 1-519-514-0354. Plan members can reach this number through an international operator.
- Allianz is available 24 hours a day, 7 days a week

These numbers are available on their Travel Card. Plan members can find their Travel Card on the **my Sun Life mobile** app.

If plan members want to check if they have OOC coverage in place, they can verify their coverage on:

- mysunlife.ca website
- **my Sun Life mobile** app or,
- contacting the Sun Life Client Care Centre at 1-800-361-6212

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In February, we announced administrative exceptions for OOC claims effective February 1, 2020. Due to the rapidly evolving situation of COVID-19, this has changed. We want to provide up-to-date on how this affects plan members.

Members who left Canada before March 19, 2020	Members who left Canada on or after March 19, 2020
<p>We're extending OOC coverage until April 30, 2020, for plan members who are abroad, reaching their trip duration limit and are having difficulty returning to Canada.</p> <p>We'll consider exceptional circumstances following April 30, for stranded Canadians, on a case-by-case basis.</p> <p>Quarantine: In addition, if the plan member was placed under quarantine between February 1, 2020 and March 18, 2020 by the order of a medical doctor or public health official, due to COVID-19, certain additional unplanned expenses may be covered:</p> <ul style="list-style-type: none">• Accommodations• Meals• Replacement of a lost return ticket back to their home province. <p>These unplanned expenses must be due to any delays resulting from the quarantine We'll also consider the limits outlined in the contract.</p>	<p>For plan members who left Canada on or after March 19, 2020 the exceptions granted between February 1 and March 18th related to quarantines no longer apply.</p> <p>As well, the normal trip duration limit listed in your contract will apply to members who started travelling outside Canada on March 19, 2020.</p> <p>We support the Government of Canada's efforts to prevent non-essential travel and repatriate Canadians traveling abroad. We urge plan members to follow the recommendations by the Government of Canada Travel Advisory.</p>

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COVID-19 is a pandemic. Do plan members still have coverage under the OOC benefit?

Yes they do. Our standard contracts do not exclude or limit coverage in the event of epidemics or pandemics. However, plan members should pay attention to the [Government of Canada Travel Advisory website](#) before deciding to leave Canada. With borders closings in various countries, travelling outside Canada becomes more complicated.

Allianz has posted information on their corporate website about COVID-19 and coverage limitations. Does this information apply to Sun Life plans?

No. Any information on the Allianz website is not about Sun Life products. Plan members should refer to the following sources to verify their coverage under their Sun Life plan:

- their benefits booklet
- mysunlife.ca or
- the **my Sun Life mobile** app

It's important for plan members to call Allianz using the telephone numbers on their Sun Life Travel Card. It will help them get to the Allianz call centre associates having specific information about our Sun Life plans.

The Government of Canada Travel Advisory ([Travel Health Notices](#)) recommends avoiding non-essential or all travel to any destination. Are plan members still covered for OOC medical emergencies and emergency travel assistance?

Yes, plan members have coverage in such situations. However, medical resources in these countries in time of pandemics can become extremely limited.

Please be aware a large increase in calls to Allianz are resulting in longer than usual wait times for callers. Allianz will do its utmost to assist plan members if they have a medical emergency.

Are there any changes in coverage for commercial truckers and pilots?

Commercial truckers and pilots will continue to have OOC coverage. Their trip duration limit hasn't changed and they are covered for medical emergencies anywhere outside of Canada.

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How does this impact students studying abroad?

Based on travel advisories from the [Government of Canada](#), here's how we're handling medical emergency coverage for students.

- **Students with an approved extension.** If we've approved a request for an extension of medical emergency coverage, we'll continue to honour their extension. We outlined the coverage period in their approval letter from us.
- **Students without an approved extension.** These students have coverage for the trip duration limit outlined in the contract. For now, we're not extending coverage beyond the trip duration limit. This is due to various travel advisories from the [Government of Canada](#).

When the Government lifts the travel advisories, you can submit an extension request using our Continuation of coverage smart form. You can find the latest version of the smart form:

- on our Plan Sponsor Site, or
- by sending an email to your Group Benefits Representative

For all students, coverage ends on the date they reach the dependent student age limit. Your contract outlines this age limit.

My plan member had to cancel their trip because of COVID-19. Does my group EHC plan cover it?

No, standard OOC coverage under EHC **does not include** trip cancellation and interruption insurance. If the plan member purchased any other travel insurance before traveling, including trip cancellation, they should refer to that coverage.

Do EHC plans pay for COVID-19 testing?

No, currently, provincial health care plans pay for COVID-19 tests done in Canada.

We'll continue to cover any medically necessary expenses, including COVID-19 tests, incurred while travelling outside Canada. We'll provide coverage as per the terms of the contract.

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Does Allianz provide coverage in all countries, even high-risk countries?

Yes, Allianz can provide support **if there are local medical resources available** to provide care where the member is traveling.

At this time, the Government advises Canadians not to travel outside of Canada. The [Government of Canada Travel Advisory website](#) has the most up to date information. Plan members should refer to this website for the most current information on their destinations.