

News about the coronavirus (COVID-19) outbreak continues to make headlines around the world and its spread is being continually monitored by both national and global health organizations. Employers and employees alike are wondering how their benefits program is supporting claims related to the illness and insurance companies are doing a great job at keeping the most up-to-date information readily available on their plan sponsor and plan member portals.

Employees and their eligible dependents affected by the coronavirus can expect their Out-of-Country Medical Emergency, Travel Assistance and Disability claims to be handled on a case-by-case basis, based on plan coverage.

NOTE: Insurance companies differ in the limitations and exclusion clauses included in the fine print of their benefit contracts:

Most Canada Life (formerly Great-West Life), Sun Life and Manulife contracts are treating illness due to the coronavirus as any other medical emergency, meaning there are no exclusions because an individual has travelled to an affected country.

On the other hand both Equitable Life and Desjardins' standard policies exclude coverage for expenses incurred for a medical condition contracted in a region where the Government of Canada has issued a travel advisory indicating that you should "avoid all travel" or "avoid non-essential travel".

Regardless of your destination, before heading outside of Canada, you should be familiar with your plan's coverage. For the latest information regarding the coronavirus we encourage plan sponsors and plan members to view the Government of Canada's website:

<https://www.canada.ca/en/public-health/services/diseases/coronavirus.html>

Know what to do if you or an eligible dependent has a medical emergency:

- Call the travel assistance provider number on your card immediately BEFORE seeking medical treatment;
- If that isn't possible, call as soon as you can so that you avoid issues with coverage of medical costs.

Travel assistance generally includes 24/7 access to travel support representatives. You get access to a coordinator who can recommend a healthcare facility, keep your doctor in Canada informed of your progress, as well as make travel arrangements for you when you've experienced a medical emergency while outside of Canada.