

FREQUENTLY ASKED QUESTIONS (FAQ)

Update for EHC and OOC coverage during the COVID-19 outbreak

Sun Life will be treating Coronavirus (recently named COVID-19) as any other medical emergency. Meaning, there is **no exclusion to treating someone because this is a pandemic vs. another type of medical emergency**.

In addition, we will be applying the following administrative exception to OOC claims incurred on or after **February 1, 2020** related to the Coronavirus, subject to all limitations in the contract.

1. For plan members travelling outside of Canada who are placed under quarantine under medical orders (i.e. by a medical doctor or public health official) we are considering them eligible under our OOC and Emergency travel assistance benefit from the onset of the quarantine period. We will waive the medical orders requirement for this illness only, if the plan member is travelling in an area that has been identified by the World Health Organization (WHO) as a high risk for COVID-19.

If included in the plan, we will cover expenses for accommodations, meals, and replacement of a lost return ticket back to their home province caused by the delay, subject to any limitations in the contract.

NOTE: The limitation in the contract for meals and accommodation expenses is that we will pay a maximum of \$150 per day, up to 7 days per covered person, for meals and accommodation.

2. If plan members travelling in an area that is identified by WHO as high risk, are not permitted to return home to Canada because public health officials have placed the area in quarantine due to COVID-19, we will cover these expenses:
 - a. accommodations and meals,
 - b. replacement of a lost return ticket back to their home province caused by the delay.

These expenses must be included in the plan, and are subject to any limitations in the contract, including maximums and the plan's travel period.

NOTE: The limitation in the contract for meals and accommodation expenses is that we will pay a maximum of \$150 per day, up to 7 days per covered person, for meals and accommodation.

Question	Answer
Sun Life indicates that they will "waive the medical orders requirement for this illness only". What does that mean?	For our Out-of-Country (OOC) coverage under Extended Health Care (EHC) the "medical order requirement" means that in order for medical expenses to be covered, the member must meet the definition of "medical emergency" under the contract.

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	<p>We define “medical emergency” as an acute illness or accidental injury that requires immediate, medically necessary treatment prescribed by a doctor.</p> <p>Plan members ordered into quarantine or lock-down who are not showing symptoms of COVID-19 would not to meet the definition of “medical emergency”.</p>
<p>When should a member call Allianz?</p>	<p>If a member is travelling and has symptoms of an illness, whether it is COVID-19 or not, they should call Allianz using the numbers on their Travel Card.</p>
<p>How do I get my travel medical card?</p>	<p>You can access your card in the following ways:</p> <ul style="list-style-type: none"> • From your desktop computer: <ul style="list-style-type: none"> ○ Sign in to mysunlife.ca ○ Under Benefits, click Coverage information ○ Under the ‘Take me to’ menu selection, choose Print travel card and click Print • From your smartphone: <ul style="list-style-type: none"> ○ Download the my Sun Life mobile app ○ From the Benefits menu, choose Coverage card. Note: Your travel card will be available on your phone – you don’t need to print it. ○ You can save both your coverage and travel cards to the Wallet section of your iPhone for quick and easy access, even when you’re offline. <p>If you have any questions, please contact Sun Life at 1-866-881-0583, Monday to Friday between 8 a.m. and 8 p.m., Eastern time.</p>
<p>Allianz has posted information on their corporate website about COVID-19 and coverage limitations. Does this information apply to Sun Life plans?</p>	<p>Members should refer to Sun Life information sources (such as member benefits booklet, mysunlife.ca or mobile app) to verify the coverage they have under their Sun Life plan. Allianz call centre associates have Sun Life specific scripting for plan members who call the numbers on their SLF Travel Card.</p> <p>Any information located on the Allianz website is not in reference to Sun Life products.</p>
<p>The government of Canada Travel Advisory (Travel Health Notices)</p>	<p>Our standard out-of-country emergency travel assistance covers members regardless of destination</p>

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recommends avoiding non-essential or all travel to my destination. Am I still covered for OOC medical emergencies and emergency travel assistance if I travel to a place where there is a travel warning?	or level of risk. We strongly urge members to heed the advice of the government of Canada for travel advisories, however we do not exclude coverage in such situations. It is important to note that resources in these countries in time of pandemics can become extremely limited. These events are beyond the control of Allianz and Sun Life, but Allianz will do its utmost to assist plan members if they have a medical emergency.
What happens if I am stranded in a country, on a cruise ship that is locked down, or put in quarantine due to COVID-19, and will exceed the trip duration limit on their coverage?	In this specific situation, your OOC coverage would continue beyond the trip duration limit in the contract, until the lock-down or quarantine has ended (as long as the event began before the trip duration limit expired). If you did need emergency medical care for any reason, you would have it until their emergency has ceased.
I had to cancel my trip because of COVID-19. Does my group EHC plan cover it?	Not under EHC. The standard OOC coverage under EHC does not include trip cancellation and interruption insurance. The member should refer to any other travel insurance they may have purchased before travelling.
Will my EHC plan pay for a COVID-19 testing?	If a member wishes to have a COVID-19 test performed on an elective basis our EHC coverage will not reimburse this expense. However, we will continue to cover any medically necessary expenses incurred while travelling outside Canada, in order to manage the medical emergency, as per the terms of the contract.
Can I buy a larger supply of my medication, or get a refill of my medication early, in case I am quarantined?	At this time, there are no changes to how much or how often you can buy your medication. You can check with your pharmacy to see if they offer a delivery service. Most pharmacies can quickly deliver prescriptions straight to your home
Does Sun Life cover the cost of facemasks or hand sanitizer?	At this time there have been no changes to your coverage due to the coronavirus threat. We have reviewed the coverage details and these items are not covered.
If I am quarantined while I am on my trip and miss my flight home, will my plan cover accommodation / a new ticket?	We'll treat illness related to Coronavirus like any other medical emergency. This means there is no exclusion due to this being a pandemic vs. another type of medical emergency.
What do I do if I need food and water and I am not allowed to leave my house...will my plan cover that?	At this time there have been no changes to your coverage due to the coronavirus threat. These items are not covered.

Refer to your employee booklet for all the limitations identified in the contract.