



Last updated November 18, 2021

# Frequently Asked Questions COVID-19 (Novel Coronavirus) and your Manulife Group Benefits plan

## Coverage when travelling

**Note:** It's always recommended that you refer to your specific plan details. Your policy may include

1. Emergency Out-of-province/Out-of-Canada,
2. Emergency Travel Assistance, and
3. Trip Cancellation. These are three distinct provisions under your Group Benefits program.

The questions and answers below are intended to help you understand these three benefits in the context of COVID-19. These answers are current as of November 18, 2021. Please check back often. We will update this document as new information is available.



**Will my Manulife Group Benefits Insurance policy (under the Extended Health Care benefit) pay for the COVID-19 test that's required before I can fly out of/back to Canada?**

No. A COVID-19 test solely for the purposes of travel is not covered by your Manulife Group Benefits Insurance Policy.

**Will my Manulife Health Care Spending Account (HCSA) pay for the COVID-19 test that's required before I can fly out of/back to Canada?**

A COVID-19 test solely for the purposes of travel (without a prescription) is not an eligible expense under your Manulife HCSA. If you have received a **prescription** for a COVID-19 test (and it's not covered by your provincial or territorial health plan) you can submit the claim for consideration by your HCSA.

**Why is a *prescription* for a COVID-19 test necessary for the claim to be eligible for payment by my HCSA?**

A claim for a COVID-19 test, when accompanied by a prescription, is an expense that's permitted by the rules governing Health Care Spending Accounts in Canada. The *Medical Expenses Tax Credit* allows HCSAs to cover expenses for diagnostic tests when prescribed by a medical practitioner.

**Will the Emergency Travel Assistance that's part of my Manulife Group Benefits Insurance policy pay for costs (arising from trip interruption, quarantine or other expenses) if I am delayed outside of Canada because of the COVID-19 test requirements? (Examples: I can't get a COVID-19 test in time to board my flight or I'm waiting to receive the test results).**

No. If you are delayed or placed in medical quarantine while travelling but are not sick or having a medical emergency, your Emergency Travel Assistance (if you have it) will not provide any coverage for trip interruption costs.

Emergency Travel Assistance is intended to help protect you if you have a medical emergency or get sick while travelling.

**Does my Manulife Emergency Out-of-Province/Out-of-Country insurance (under the Extended Health Care benefit) cover my medical expenses if I get COVID-19 while travelling?**

When travelling, if you or a covered member of your family have a medical emergency and get sick (with COVID-19 or another illness), your Out-of-province/Out-of-Canada coverage, which is part of the Extended Health Care benefit, will pay for your emergency medical treatments, subject to the terms of your contract.

## How will COVID-19 affect my Group Trip Cancellation insurance?

It is important for you to fully understand your coverage if you plan to travel. (It's always recommended you refer to your specific plan details.)

**The Trip Cancellation Benefit** under your group insurance policy covers losses from **sudden** and **unexpected** circumstances. The COVID-19 pandemic is now well known. It's no longer considered sudden or unexpected.

### COVID-19 is deemed a known event for Group Trip Cancellation benefits.

This means, Trip Cancellation claims will not be paid in the following scenario:

- You purchase a trip (including trips re-booked using travel credits), but
- the government issues another COVID-19 travel advisory<sup>1</sup> for your destination (after the date you purchased your trip and before your departure date).

### Other reasons for cancellation

- Regardless of when your trip was purchased, you will be eligible under your Group Trip Cancellation benefit if you are diagnosed with COVID-19 (or for any other covered reasons/events) before your departure date and you need to cancel your trip as a result.

This note does not affect your group policy's **Emergency Out-of-province/Out-of-Canada or Emergency Travel Assistance**. For more details about those benefits, refer to your specific plan details.

## As a Group plan member, what happens if I am placed in quarantine by a medical doctor or Public Health official while I am travelling?

Manulife cares about the health of Canadians.

If you or a family member experience a medical emergency and get sick while travelling and are quarantined (example: diagnosed with COVID-19), you would be eligible for coverage under your emergency Out-of-province/Out-of-Canada benefit, subject to the terms of your contract. In addition, if your Group Benefits insurance policy includes Emergency Travel Assistance, your Trip Interruption coverage will cover your costs for food, accommodations, and return transportation home (example: if you miss your originally scheduled flight), subject to the terms of your contract.

If you are placed in medical quarantine while travelling but are not sick or having a medical emergency, in the case where you have Emergency Travel Assistance, your plan would not provide any coverage for trip interruption costs. This is because Emergency Travel Assistance is intended to protect you if you have a medical emergency or get sick.

## What happens if I am quarantined by a doctor or Public Health official, but I'm nearing the maximum number of days eligible for coverage while out-of-country?

If you are quarantined but nearing the maximum number of days of eligible coverage, your Emergency Out-of-province/Out-of-Canada coverage will be extended until you are stable, released from quarantine and able to secure safe passage home. This applies as long as you are under quarantine – whether you have been diagnosed or not. Coverage is based on the specific terms of your Group Benefits insurance policy.

<sup>1</sup> Government of Canada COVID-19 travel advisory advising against 'non-essential travel' (Level 3) or 'all travel' (Level 4) and which affects your itinerary.



## What happens if I test positive for COVID-19 while travelling and I'm unable to return home as planned?

If you or a family member experience a medical emergency and get sick while travelling (example: diagnosed with COVID-19), you would be eligible for coverage under your emergency Out-of-province/Out-of-Canada benefit, subject to the terms of your contract.

In addition, if your Group Benefits insurance policy includes Emergency Travel Assistance, your Trip Interruption coverage will cover your costs for food, accommodations, and return transportation home (example: if you miss your originally scheduled flight), subject to the terms of your contract.

## What if I get sick with COVID-19 and need to cancel a trip I have planned? Do I have coverage?

If your Group plan has Trip Cancellation benefits, the plan would typically allow for coverage where you (or your travel companion) develop a new medical condition (including COVID-19) and are not able to travel, subject to the terms of your contract and provided the cancellation takes place before your departure date.

## I'm having a medical emergency while travelling but I can't get through to Allianz by phone. What can I do?

If you are unable to reach Allianz by phone and are experiencing an urgent medical emergency, you can email Allianz at **[CaseManagementCA@allianz-assistance.ca](mailto:CaseManagementCA@allianz-assistance.ca)**. Use the word **"URGENT"** in the subject line to reach the Medical Operations team. This inbox is for **urgent and ongoing medical emergencies only**. Please provide:

- The plan member's name
- Contact phone number
- Email address if possible
- Group & Certificate numbers





## I had to cancel my trip. How do I submit a claim for Group Trip Cancellation coverage?

Before you submit a claim for a cancelled trip, confirm the details of your trip cancellation coverage. You can do this by logging into [manulife.ca/groupbenefits](https://manulife.ca/groupbenefits) (you'll need your plan contract number, certificate number, and password). Click on **My benefits** and **View benefits booklet** to read about your coverage.

If you have Group Trip Cancellation coverage, after cancelling your trip (through the airline, agency, or travel supplier you purchased the trip from), follow these steps to submit a claim. Remember, if you are re-booking your trip or receiving a credit to travel at a future date, there's no need to submit a claim.

If portions of your trip are not refundable, submit your claim to Allianz. This can be done online at [www.allianzassistanceclaims.ca](https://www.allianzassistanceclaims.ca)

Include proof of the credit or refund you received when submitting your claim. Indicate the total amount of the credit or refund.

### Questions?

Send a message to Allianz: [COVID19inquiries@allianz-assistance.ca](mailto:COVID19inquiries@allianz-assistance.ca)

## Do I need to be double vaccinated in order to be eligible for travel medical benefits?

COVID-19 vaccination status is not a factor in determining eligibility for benefits.



Travel insurance does not cover everything. All claims will be reviewed on an individual basis, and will remain subject to the terms, conditions and exclusions of the policy. For complete terms, conditions, limitations and exclusions, please refer to the policy. Group Trip Cancellation benefits are underwritten by Allianz Global Risks US Insurance Company and administered by Allianz Global Assistance, which is a registered business name of AZGA Service Canada Inc.

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