

TRAVEL

COVID-19, Government Advisories, Insurance and Good Practices

Looking to travel, to escape the last part of the Canadian winter or perhaps take a family trip during Spring break? Feeling that the pandemic has abated enough, you're fully vaccinated, and you just need to get away? Travelling outside of Canada always has its risks – weather, civil unrest, contagious diseases. And now with COVID-19, the nature of travel has an additional new layer that requires new considerations and careful planning.

Government and health guidelines

Throughout the pandemic, the Government of Canada has issued regular advisories on travel which also affect how insurers set their levels of coverage. Most recently, in response to the rapid spread of the Omicron variant in late 2021, guidelines were established to “avoid non-essential travel outside Canada”. Some public health guidelines are expected to change in Canada in March 2022 as cases of COVID subside in many locations, however COVID-19 entry and exit requirements in every country can change quickly based on that location's virus rates. Each country deals with COVID-19 in its own way, with new procedures and restrictions now in place.

In addition to checking the government's [Travel Advice and Advisory](#) page for updates prior to any travel, we encourage those with out of country coverage through their group insurance program to also be aware of the status of coverage by the plan's insurer.

Group Health Plan

Currently many group insurers will not cover plan members for non-essential travel in “level 4” regions where advisories are in place. For other regions, deemed to be “level 3”, which include popular vacation destinations, the insurers are providing coverage for emergency medical expenses, including those related to COVID-19.

Depending on the coverage provided in your group health plan, it may also be wise to consider purchasing additional travel insurance through Johnstone's Benefits or your travel agent. Credit card companies also provide some coverage as part of specific card benefits.

THE JOHNSTONE'S ADVANTAGE

Our mission is simple:
Treat each client as if they were our only client.

Our value is clear:
We are completely independent. We work for you and offer total flexibility on insurers and plans.

We offer all your group insurance services including administration, brokerage, consulting, and communications.

We provide dedicated client support, customization and flexibility to meet all of your company's benefits needs. And we make **solid group plans simple.**



There are a number of reasons to ensure you have travel health insurance, including:

- ☛ your group health plan may not pay your medical fees while you are outside Canada
- ☛ your provincial or territorial health plan may cover none, or only a small part, of the costs of your medical care abroad
- ☛ foreign hospitals can be very expensive and may require immediate cash payment
- ☛ in some countries, hospitals and clinics will not treat you if you do not have enough insurance or money to pay your bills, and
- ☛ the Government of Canada will not pay your medical bills

Travel Health Insurance Coverages

No matter where you are travelling, there are a few things your travel health insurance policy should always cover:

- ☛ **Medical evacuation** - your policy should cover medical evacuation to Canada or to the nearest place with appropriate medical care, including the costs of a medical escort to travel with you to your final destination
- ☛ **Pre-existing medical conditions** – it is important to check the definition of, and the limitations and restrictions on, any pre-existing conditions and tests and treatments you may have had prior to traveling. In addition to written agreement that your insurance policy covers your pre-existing medical condition, it should also include a stability clause that says that if you are to be covered for any pre-existing medical conditions for a specific period of time (stability period) during which (1) you have no changes to your medical condition, (2) you have no new medical conditions, symptoms or medications during the stability period before your trip. The agreement should include a compassion clause saying that an inaccurate

statement may not invalidate the entire policy, and a change of health clause, to ensure coverage for new medical conditions.

- ☛ **Repatriation in case of death** - the plan should cover the preparation and return of your remains to Canada
- ☛ **Trip cancellation/interruption policies** - check what policies are in place as these may be limited; some policies will not cover COVID-19
- ☛ **Quarantine costs** - determine if you are covered for quarantine costs should you become infected with COVID-19 during your trip; and make sure you have travel insurance coverage for your entire trip as some insurers may limit options to extend policies after departure.

I have a medical emergency while traveling – HELP!

Contact the travel insurance administrator as soon as a claim occurs. The information they will require includes:

- details of incident and type of assistance that is required
- plan member's full name, group plan number, plan member certificate number and benefits card group number
- patient's name and confirmation of provincial health insurance coverage, and
- details of situation, including symptoms and location so guidance can be provided on next steps appropriate to the situation

CONTACT US

Johnstone's Benefits

3095 Woodbine Drive
North Vancouver, BC V7R 2S3

Phone: 604 980 6227
Toll Free: 1 800 432 9707
Fax: 604 983 2935

Website: www.jbenefits.com

JOHNSTONE'S JOURNAL is published monthly and designed to provide topical information of interest not only to plan administrators, but to all employees who enjoy coverage under the benefit plan. Feel free to make copies and share with your employees.

