

January 3, 2022

To: Benefit Administrators / Human Resource Personnel / Union Partners

From: Lorne Shiplack
Benefits Services Manager, Employee Benefits

Re: Out-of-Country Travel Coverage
Employee Benefit Plans

Due to the rise in Omicron cases, and the constantly changing travel protocols and restrictions, 3sHealth Employee Benefits is providing the following information on out-of-country travel and COVID-19.

Travelling offers many rewards, but also challenges, especially given the current state of the world with COVID-19. One challenge you do not need is an emergency medical situation. Canada Life's out-of-country coverage is designed to provide benefits during a medical emergency while you or your eligible dependents are temporarily outside Canada for business, education, or vacation.

Here are some examples of what may be considered a medical emergency:

- A sudden, unexpected injury;
- An acute episode of a medical condition that was not identified or being treated prior to departure from Canada; or
- An unexpected and unforeseen acute episode of a previously identified medical condition that was stable and controlled at the time of departure from Canada.

Claims related to COVID-19 during travel to a country with or without travel advisory warnings will be assessed like any other claim under your plan. Every claim will be handled on a case-by-case basis. For a case to be considered a medical emergency, you must have acute symptoms of an illness. A positive COVID-19 test without acute symptoms is not considered a medical emergency.

Medical care required because of a person contracting COVID-19 is covered. If you go to a clinic while outside of Canada because you did not feel well, the physician's consultation would be an eligible expense. If you are hospitalized, these medical costs would be an eligible expense.

Quarantine expenses are not covered, regardless if you are symptomatic or asymptomatic. If you were to experience a medical emergency while in quarantine, those medical expenses are eligible, provided it is considered sudden or unexpected and no trip limit has been exceeded.

If you have a medical condition, you may wish to check with your doctor before travelling. If you are advised it is safe to travel and you would like clarification of your out-of-country coverage, call the Canada Life Assistance Centre – Claims Department at 1-866-530-6024.

The Extended Health Care Plan administered by 3sHealth provides coverage for a maximum of \$1,000,000 for each insured person for all eligible charges incurred during the first 60 days of a trip. If you are travelling outside Canada for periods beyond 60 days, you should consider purchasing additional travel insurance for the duration of your trip.

If you have any questions about the Canada Life out-of-country coverage, please contact a Benefits Services Officer at 1.866.278.2301 or EBP@3sHealth.ca.