FAQ:
COVID-19 AND THE STUDENT HEALTH PLAN

What is COVID-19 and what is the current status of the outbreak?
COVID-19 is a new virus that was first detected in Wuhan, China in late 2019 and has now spread to a number of countries, including Canada. For a more detailed explanation and the most up-to-date information on the spread of the virus, see the Government of Canada’s outbreak update page.

What are the symptoms of COVID-19 and preventive measures I can take against it?
For information on symptoms and preventive measures, see the resources provided by the Government of Canada.

We encourage all Plan members to consult Chloe, a free, automated online medical assistance tool created by Dialogue to provide the latest public health-care information to help prevent COVID-19 infection.

What coverage does my student Plan provide for preventive measures or treatment of COVID-19 in my province of residence in Canada?
While there are some recommended preventive measures you can take against COVID-19, extended health plans like your student Plan do not currently offer coverage for preventive steps.

Should you contract the virus and require medical care in your province of residence in Canada, in most cases coverage for such expenses would fall under your provincial or other primary health-care plan rather than your student Plan.

What are some other additional recommended sources of information?
- Government of Canada
- World Health Organization
- Global Affairs Canada

You can also contact your institution’s Health Services and monitor their social media channels and website for information that applies specifically to your campus.

Covered by the Travel Plan?
Bring your student Plan’s Travel Health Passport (available for download at www.studentcare.ca) with you when travelling.

Please note that the following information constitutes a summary. In the event of any discrepancy between this document and the master policy, the master policy prevails.
What coverage does my Plan provide while I am travelling?

If your departure date was on or after the March 11, 2020 announcement by the World Health Organization recognizing COVID-19 as a pandemic, you are not eligible for expenses related to the COVID-19 outbreak.

Be sure to review the information in your Plan’s travel documentation for details and exclusions and check the Government of Canada’s travel advice and advisories.

Are trip cancellation and interruption still covered?

If your departure date was on or after the March 11, 2020 announcement by the World Health Organization recognizing COVID-19 as a pandemic, you are not eligible for expenses related to the COVID-19 outbreak.

If your departure date was prior to the pandemic announcement on March 11, 2020, or for expenses unrelated to COVID-19, the student Plan covers trip cancellation/interruption if you have an illness or accidental injury requiring a physician’s care and a physician recommends in writing that travel be interrupted or cancelled.

You are not covered for cancelling a trip or returning early due to a travel advisory or a pandemic announcement alone.

Please see your Plan’s travel documentation for details and exclusions.

What does it mean for my travel coverage if I travel to an area that is not under a travel advisory at the time of my departure, and a travel advisory is issued while I am there?

Does the student Plan also provide coverage for quarantines and related trip delays?

If your departure date was on or after the March 11, 2020 announcement by the World Health Organization recognizing COVID-19 as a pandemic, you are not eligible for expenses related to the COVID-19 outbreak.

If your departure date was prior to the pandemic announcement on March 11, 2020, or for expenses unrelated to COVID-19, the student Plan covers a trip delay, including reasonable charges for some meals and accommodation, if you have an illness or accidental injury requiring a physician’s care and a physician recommends in writing that your return be delayed.

Expenses related to a trip delay due to a quarantine without these conditions being met are not covered.

Please see your Plan’s travel documentation for details and exclusions.

What should I do if I become ill while travelling?

Contact your travel provider at the number listed on your Travel Health Passport (available for download at www.studentcare.ca) as soon as you develop symptoms.

Please check back often as we will continue to update this FAQ as the situation evolves.