FAQ: COVID-19 AND THE STUDENT HEALTH PLAN

GENERAL INFORMATION

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.

In partnership with Dialogue, a virtual platform that provides progressive health care online and via your mobile phone, Studentcare also wishes to announce access to Chloe by Dialogue.

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.
Please note that the following Health and Travel Plan information constitutes a summary. In the event of any discrepancy between this document and the master policy, the master policy prevails.

EXTENDED HEALTH PLAN INFORMATION

Does the Health Plan provide coverage for virtual alternatives to in-person visits to health practitioners?

Your Health Plan insurer is currently accepting claims for virtual paramedical services for appointments that do not require in-person therapies. The same coverage for virtual as for non-virtual services applies for the following practitioners, as long as the category of practitioner is covered by your Plan:

• Physiotherapists
• Psychologists
• Social workers
• Psychotherapists
• Naturopaths
• Registered dietitians
• Occupational therapists
• Speech therapists
• Audiologists

Note that the practitioner must be in Canada in order for the claim to be eligible.

Please verify your Plan benefits at www.studentcare.ca to confirm which of the practitioners above are covered.

TRAVEL PLAN INFORMATION

Covered by the Travel Plan?

Bring your student Plan’s Medi-Passport with you when travelling.

What coverage does my Plan provide while I am travelling if I left Canada on or after March 19, 2020?

Sun Life will continue to cover Plan members on their trips for up to 150 days, as outlined in the policy.

Please note that any expenses related to a quarantine, even if mandated by a doctor or medical professional, are not covered unless you show symptoms of or have tested positive for COVID-19.

If you plan to travel, be sure to review your travel policy’s Detailed Explanation of Coverage for exclusions and restrictions and check the Government of Canada’s travel advice and advisories.
What coverage will my Plan continue to provide if I am currently abroad and choose not to or am unable to return to Canada?

As the Government of Canada is now urging all Canadians to return home immediately, we understand that Plan members may be facing challenges with limited travel options. Unfortunately, staying abroad and not taking available measures to return may impact your ongoing Plan coverage and increase the risk of experiencing difficulties with health-care access or repatriation to Canada in case of a medical emergency.

If you left Canada before March 19 and are unable to return, your Plan insurer will extend your coverage until April 30, 2020. If you left Canada on March 19 or later, your travel coverage will be valid for 150 days from your departure date, as outlined in your policy.

We encourage those who are abroad to continue to explore possible options for returning to Canada and refer to Global Affairs Canada for assistance.

What should I do if I become ill while travelling?

Contact your travel provider at the number listed on your Plan’s Medi-Passport as soon as you develop symptoms.

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