

FAQ: COVID-19 AND THE STUDENT HEALTH PLAN

GENERAL INFORMATION

What is the current status of the virus?

For 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.

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?

The following virtual services are currently eligible for coverage, **as long as the category of practitioner is covered by your Plan:**

- Athletic therapists
- Chiropractors: Advice to improve or prevent worsening of symptoms while waiting for care, stretching/exercise recommendations, or direct referral to another provider. Note that virtual chiropractic services in Manitoba are permitted only for patients who have had at least one prior in-person clinical visit with the chiropractor.
- Dietitian
- Naturopaths: Consultation, diagnosis, or follow-up
- Physiotherapists: Assessment and prescription of exercises, evaluation of exercise and home management techniques, and initial visits
- Clinical psychologist
- Social worker
- Speech therapist
- Occupational therapist
- Dentist: Limited services related to pain management and determination of whether emergency dental treatment is needed

Please note that the following services are **not** eligible when provided virtually:

- Athletic therapists: Acupuncture
- Chiropractors: X-rays, adjustments, or new patient visits
- Naturopaths: Any hands-on services, including massage, Bowen therapy, hydrotherapy, lab tests, etc.
- Physiotherapists: Acupuncture, massage, craniosacral therapy

TRAVEL PLAN INFORMATION

We understand that Plan members may be facing challenges with limited travel options if they are outside of Canada and looking to return. 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.

Covered by the Travel Plan?

Bring your student Plan's [Travel Health Passport](#) with you when travelling.

What emergency medical coverage does my Plan provide while I am travelling?

Your travel policy provides coverage for emergency medical benefits. As of Sept. 1, 2020, this includes coverage for COVID-19-related medical expenses for travelers under the age of 50, even during a Level Three Travel Advisory ("avoid non-essential travel") issued by the Government of Canada. It does not provide coverage for travel to destinations for which the Canadian government has issued a Level Four Travel Advisory ("avoid all travel").

As of March 13, 2020, the Canadian government advises avoiding all non-essential travel outside Canada (Level Three Travel Advisory).

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?

Trip cancellation

Your policy covers trip cancellation up to a maximum of \$3,000 per trip for pre-paid, non-refundable trip expenses due to a sudden, unexpected, and unforeseen illness of you or an immediate family member. You will be covered for trip cancellations due to you (or an immediate family member) having a diagnosed case of COVID-19 (medical documentation is required). As of Sept. 1, 2020, your coverage also includes cancellation due to a Level Three Travel Advisory ("avoid non-essential travel"), or a change from a Level Three Travel Advisory related to COVID-19 to a Level Four Travel Advisory ("avoid all travel"), issued by the Government of Canada for your destination after the trip is booked.

Trip interruption

Your policy covers trip interruption and trip delay due to a medical emergency up to a maximum of \$7,500 for each trip taken during a benefit year. Trip interruption insurance covers the cost of one-way economy airfare if an attending physician recommends immediately returning home due to your diagnosis of COVID-19. Trip delay insurance covers the one-way economy airfare if you are unable to return on your original scheduled flight due to your diagnosis of COVID-19.

As of Sept. 1, 2020, your coverage also includes trip interruption or delay due to:

- A Level Three Travel Advisory ("avoid non-essential travel") or a Level Four Travel Advisory ("avoid all travel") issued by the Government of Canada for your destination after departure for your trip.
- A change from a Level Three Travel Advisory ("avoid non-essential travel") related to COVID-19 to a Level Four Travel Advisory ("avoid all travel") issued after departure for your trip.

Please see your Plan's [travel documentation](#) for details and exclusions.

