

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.

In partnership with Dialogue, a virtual platform that provides progressive health care online and via your mobile phone, Studentcare is also pleased 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.

Covered by the Travel Plan?

Bring your student Plan's [Travel Health Passport](#) 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 emergency medical coverage does my Plan provide while I am travelling?

Your travel policy provides coverage for emergency medical benefits; however, it does not provide coverage for travel to destinations for which the Canadian government has issued a travel advisory.

As a result, if a Level 3 or Level 4 travel advisory is issued for a country, region (including cruise ships), or city **before you depart** for that destination, you will not be covered for any claims related to COVID-19. If the advisory is issued only after you have departed, you will be covered.

On March 13, 2020, the Canadian government issued a level 3 travel advisory for all travel outside Canada that applies to all trips departing after March 13, 2020.

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?

Your policy covers trip cancellation up to a maximum of \$1,500 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).

Your policy covers trip interruption and trip delay due to a medical emergency up to a maximum of \$5,000 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. You will be covered for any trip interruption and delay claims provided that there were no travel advisories in effect at the time of departure.

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

What if I am quarantined while travelling?

Any expenses incurred due to a government-imposed quarantine will only be covered if the trip was booked before a travel advisory was issued.

What should I do if I become ill while travelling?

Contact your travel provider at the number listed on your [Travel Health Passport](#) as soon as you develop symptoms.

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