

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 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.

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?

If your Plan includes coverage for **psychologists and/or naturopaths**, that coverage applies to both in-person and virtual sessions. In addition, your Health Plan insurer is temporarily accepting claims for virtual visits to **physiotherapists, chiropractors, dietitians, occupational therapists, and audiologists, as well as virtual dental consultations and assessments**, as long as these categories of practitioners are covered by your Plan. Standard reasonable and customary limits apply.

Please note that the following is required for virtual services:

- For all practitioners **except physiotherapists and chiropractors**, services must be subsequent treatments, not initial treatments (the practitioner must have seen you in person initially before you may claim for a virtual visit). Initial treatments are currently accepted only for physiotherapy and chiropractic.
- Services must all meet all regulations as outlined by the respective college.
- All receipts issued to you must include “Tele-health.”

Eligibility for coverage of virtual visits will be reassessed periodically. Please continue to check back for updates. For any questions, sign in to your [Pacific Blue Cross Member Profile](#) or call 1-877-795-4421.

TRAVEL PLAN INFORMATION

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; 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 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 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). Charges for trip cancellation due to a medical emergency for a Plan member or immediate family are covered up to a maximum of \$1,500 per trip for pre-paid, non-refundable trip expenses.

Your policy covers trip interruption and trip delay due to a medical emergency. 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 and the trip was booked **before** any travel advisory was issued. Charges for trip interruption due to a medical emergency for a Plan member or immediate family are covered up to a maximum of \$5,000 for each trip taken during a benefit year.

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

What if I am quarantined while travelling?

Certain expenses incurred due to a government-imposed quarantine will only be covered if the trip was booked before a travel advisory was issued. Please contact Medi-Assist at the number listed on your [Travel Health Passport](#) to confirm which expenses can be covered.

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.

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 no measures are available to you to return home due to a quarantine by a doctor or public health official (due to illness, exposure to illness, or as mandated by geographic region) as a result of COVID-19, please contact Medi-Assist at the number listed on your [Travel Health Passport](#) immediately for support. Upon approval from Pacific Blue Cross, you may be eligible to extend your coverage until the end of your quarantine.

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

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