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 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.

Covered by the Travel Plan?

Bring your student Plan’s Medi-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 coverage does my Plan provide while I am travelling?

Sun Life will continue to cover members who are affected by the COVID-19 outbreak. Please note that your travel coverage does not include trip cancellation.

Plan members who are placed under quarantine by a medical doctor or public health official are considered eligible for coverage from the start of the quarantine period. Sun Life will waive the medical orders requirement for this illness only, if the Plan member is travelling in an area that has been identified by the World Health Organization (WHO) as a high risk for COVID-19. Sun Life will cover expenses for accommodations and meals, and replacement of a lost return ticket back to their home province caused by the delay, subject to any limitations in the contract.

For Plan members travelling in an area that is identified by the WHO as high risk, who are not permitted to return home to Canada because public health officials have placed the area in quarantine due to COVID-19, Sun Life will cover expenses for accommodations and meals, and replacement of a lost return ticket back to their home province caused by the delay, subject to any limitations in the contract.

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 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.