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FREQUENTLY ASKED QUESTIONS

Travel Plans



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January 8, 2021 Update: COVID-19 Travel Testing Requirement

My client was denied boarding their return flight to Canada. Will the Emergency Medical Care benefit cover their expenses for subsistence allowance if they need to extend their trip?

The Emergency Medical Care benefit covers expenses for subsistence allowance only in the event of a medical emergency.

However, exceptions may apply if your client is an essential worker and that they travel as part of their duties or if they purchased their contract before January 7, 2021.¹ If your client holds an Annual Travel Insurance plan policy, they must also have purchased their trip before that date. To find out more about the applicable conditions, contact 1-800-667-6853 or 306-244-1192.

¹ The Government of Canada requires all air travellers aged 5 and over arriving in Canada to provide a mandatory negative result from a COVID-19 test. Click [here](#) for more details.

My client extended their contract due to quarantine and their symptoms got worse. Will they be covered for COVID-19 during this period?

If your client has been placed in quarantine due to a positive COVID-19 test and needs emergency medical attention for this reason, ask them to contact our Travel Assistance.

My client needs to extend their trip because they tested positive for COVID-19. Will their contract be extended automatically?

If your client needs to extend their trip, contact us to find out if they are eligible for a contract extension.

However, if your client is an essential worker and that they travel as part of their duties or has purchased their contract before January 7, 2021² their contract will be automatically extended for up to 72 hours following the end of their quarantine or until they return to their province of residence (whichever date comes first). If your client holds an Annual Travel Insurance plan policy, they must also have purchased their trip before that January 7, 2021.

² The Government of Canada requires all air travellers aged 5 and over arriving in Canada to provide a mandatory negative result from a COVID-19 test. Click [here](#) for more details.

What happens if my client doesn't get tested for COVID-19 before their return date?

Please consult the [website of the Government of Canada](#) for the most up-to-date information on this subject.

Can Travel Assistance help my clients find a place to be tested for COVID-19 while on a trip?

We recommend that they contact their local health authorities for the most up-to-date information in their location. We cannot guarantee that our Travel Assistance service will have access to information regarding COVID-19 testing centres abroad.\

Does Emergency Medical Care cover the cost of getting tested for COVID-19 while on a trip?

No. Emergency Medical Care only covers diagnostic costs when prescribed by a doctor following a medical emergency or sudden illness. A test to comply with a government requirement is not considered a medical emergency.

Does Emergency Medical Care cover the cost of receiving the COVID-19 vaccine while on a trip?

No. The Emergency Medical Care benefit does not cover preventive care (e.g., vaccines). It only covers urgent medical care required following an accident or sudden illness.

Does the Emergency Medical Care benefit cover the side effects of the COVID-19 vaccine while on a trip?

Emergency Medical Care insurance covers urgent care necessary to stabilize a medical condition following an accident or sudden illness. Care required while on a trip due to side effects of the COVID-19 vaccine will be covered as long as your client meets the pre-existing conditions requirement.



Broker FAQs: Travel Plans

How will the Broker Travel Portal change?

You will now be required to log into your own Travel Broker Portal. In this Portal, you can quote, issues and/or modify Individual, Annual or Top-Up policies. In addition, you'll have the self-serve features such as running your own reports anytime you want and adding and managing access for your own staff.

Who can I reach out to for assistance with the Broker Travel Portal?

Brokers should reach out to a Saskatchewan Blue Cross Customer Service agent for assistance with the Broker Travel Portal.

If I need clarification or have questions regarding the Annual or Individual Travel Plans, who can I reach out to?

For technical help, please contact Saskatchewan Blue Cross at 1-800-667-6853. For Claims assistance, please contact CanAssistance at 1-833-729-0186.

My customer has purchased a plan. Can I call in to let you know so that the sale can be changed to be rewarded to me?

Yes. Call us to tell us the Policy's contract number and we will make sure the sale is paid to you.

Can I change the dates of my client's Individual Travel Insurance contract?

Yes. In your Broker Travel Portal, you can extend the original contract if your customer wants to stay longer or you can process an early return refund if your customer ends their trip early.

How will cancellations be processed?

Cancellations can be processed directly in B2B (with the exceptions of the non-refundable plans such as Annual Plan).

- Annual Travel Plans can be cancelled before the effective date of coverage. They can also be cancelled after the effective date of coverage only if it falls within 10 days after purchase. A proof that the client has not travelled will be needed.
- Individual Travel Plans can be cancelled anytime before the effective date of coverage. After the effective date of coverage, it becomes a case of "Early Return" where unused days are reimbursed (with a \$25 administrative fee).

How will refunds be processed?

Refunds are processed by the brokers (Credit card refunds will be processed in B2B, as for cash, direct payment or cheque refunds, it will be handled by the broker/brokerage).

How will Top-Up/extensions be processed?

Top-Up and contract extensions can be processed in your Broker Travel Portal (there is a functionality specifically designed for Top-Ups and extensions).

- If a client has an Annual or Individual Travel Plan
 - Annual Plans can be extended by increasing the number of days covered OR by purchasing an Individual Travel Plan and crediting the first part of the trip.
 - Individual Travel can be extended by changing the dates of the contract.
 - In all cases, an extension must be purchased before the last day of coverage.
- If a client has a VIP Travel Benefit or Group/Employer Travel Plan from Saskatchewan Blue Cross
 - You can use a Top-Up Travel Plan to add additional days of coverage to the duration of the travel insurance coverage included in the VIP Travel Benefit or Group Travel plan from Saskatchewan Blue Cross.
 - The Top-Up Travel Plan offers our Emergency Medical Care and 24/7 Travel Assistance benefits. No Accidental Death or Dismemberment or Air Flight Accident add-on is available under this insurance plan.
 - Coverage must be purchased before the date of departure for the client's trip or, at the latest, before the expiry date of their existing Saskatchewan Blue Cross VIP Travel or Group Travel coverage.
- If a client has coverage through a credit card or another group insurance plan
 - You can use the Top-Up Travel Plan to add additional days of coverage to the duration of a travel insurance coverage held with another insurance company, such as a credit card coverage or a group insurance travel plan.
 - Your client must confirm with their original insurance carrier that their coverage is eligible to be topped up with Saskatchewan Blue Cross's Top-Up Travel Insurance.
 - The Top-Up Travel Plan offers our Emergency Medical Care benefit and our 24/7 Travel Assistance. No add-on is available under this insurance plan.
 - The Top-Up Travel Plan used to complete another insurance company's travel coverage must be purchased before the date of departure for your client's trip.

What will reports look like, and how can I access them?

Reports will be available on the Broker Travel Portal on the first day of each month. Reports available are:

- Detailed account statement reports
- Detail of contract to be renewed reports

When will my commissions be paid?

Commissions will be paid via direct deposit on the first business day of each month.

How will Travel Commissions Statements work, and where will I receive them?

Travel Commissions Statements will be available on the Broker Travel Portal on the first business day of the month. This report will provide sales and commission information broken down to the policy level.

In addition, you will receive a report that will notify you of any customer whose Annual Travel Plan is coming for renewal in the near future.



COVID-19 FAQs

Please note that the answers in this section apply ONLY to the Annual and Individual Travel Plans. Please refer to sk.bluecross.ca/covid-19-information for answers to frequently asked questions regarding the VIP Travel Benefit and Group/Employer Travel Plans.

Will my client be covered by the Emergency Medical Care benefit if they decide to travel outside their province of residence, even if a level 3 advisory (avoid all non-essential travel) or a level 4 advisory (avoid all travel) is in place?

Yes. If your client has an active Annual or Individual Travel Plan, the Emergency Medical Care benefit remains valid even when an advisory to avoid non-essential travel or all travel is in place.

Important: Given the magnitude of the crisis and the reduced availability of medical resources around the world, our assistance service is very limited in its ability to assist people in emergency situations abroad.

If my client tests positive for COVID-19 abroad, will their medical expenses be covered if they have purchased the Emergency Medical Care benefit?

Yes, however the client must meet the stability requirements as stated in the insurance policy prior to the effective date of their contract.

To be covered by the Emergency Medical Care benefit in case of a COVID-19 infection abroad, the covered person must:

- Not show any symptoms related to COVID-19 in the 3 or 6 months prior departure
- Not have tested positive for COVID-19 in the 3 or 6 months prior departure

Can my client change the dates of their travel insurance contract or obtain a refund?

Yes:

- Modification: You are able to process and travel policy contract, prior to the departure or effective date through your broker travel portal.
- Cancellation: Your client may receive a full refund when the request to cancel is received prior to effective/departure date.
- Partial refund: A partial refund for unused days must be requested prior to the termination date of the travel policy with no claims incurred. A \$25 administration fee will apply.

If the Canadian Government encourages my clients to return home, will they be covered if they choose to stay abroad?

In the event that the Canadian or provincial government encourages travellers to return to their country, Blue Cross may require the return of any insured to the province of residence, within a reasonable timeframe, unless there is a medical contraindication. If your client is unable to return to their province of residence, please contact Blue Cross.

Can my client purchase a contract extension once they are abroad?

Yes, the extension is conditional on the approval of Blue Cross (see Amendment 2 of the 2020-01 endorsement). An extension purchased from another insurer shall render your client's Blue Cross travel insurance policy null and void in its entirety, except when the extension request is denied by Blue Cross.

If my client tests positive for COVID-19 and is placed in quarantine, will they continue to have Emergency Medical Care coverage and will their accommodations be covered?

Yes, your client will be covered by the Emergency Medical Care benefit. Your client's accommodation costs will be paid within the limits provided for in the contract if they must postpone their return to their province of residence in the event of illness or injury. This includes the costs associated with quarantine following a confirmed COVID-19 infection. This benefit pays up to \$3,000 (maximum of \$300 per day) for the cost of accommodations and meals in a commercial establishment.

We automatically extend the travel insurance benefits of our insureds placed in quarantine due to the COVID-19 pandemic and whose contracts were in force on the date the quarantine began.

Coverage will be extended free of charge until 72 hours after the quarantine ends or until the client returns to their province of residence (whichever comes first).

My client has fully recovered from COVID-19, is COVID-19 an exclusion to the contract if they choose to travel?

Clients who have fully recovered from COVID-19 and who wish to travel will have to meet the stability requirements as stated in the insurance policy in order to be covered for COVID-19. The covered person:

- Must not have shown any symptoms related to COVID-19 in the 3 or 6 months prior to departure.
- Must not have tested positive for COVID-19 in the 3 or 6 months prior to departure.

If my client is showing symptoms of COVID-19 abroad, will their COVID-19 test be covered?

Yes. Diagnostic services are covered while travelling in a medical emergency when they are prescribed by the attending physician.

If my client has been declined entry at their destination due to COVID-19, OR is declined entry onto a plane due to testing positive for COVID-19 will Trip Cancellation or Interruption cover the return ticket?

Saskatchewan Blue Cross Travel Plan benefits and coverage are for emergency, medical and hospitalization expenses while travelling. We do not offer Trip Cancellation or Interruption benefits.

If my client is being offered a trip credit (trip voucher), can they decline the offer and submit a claim under their Trip Cancellation or Interruption insurance?

Saskatchewan Blue Cross Travel Plan benefits and coverage are for emergency, medical and hospitalization expenses while travelling. We do not offer Trip Cancellation or Interruption benefits.

Customer FAQs

Am I covered if I decide to travel outside of my province of residence even though a warning to avoid non-essential travel is in place?

All Annual and Individual Travel Plans include the Emergency Medical Care benefit and 24/7 access to Travel Assistance. If you should contract the COVID-19 virus while travelling, Emergency Medical Care benefit will cover you for as long as your contract is in effect.

It is important to note that given the magnitude of the crisis, the reduced availability of medical resources around the world and the measures taken by different countries to limit the spread of the COVID-19 pandemic, our assistance service is very limited in its ability to assist people in emergency situations abroad.

All travellers should be aware that there are health risks when you travel. We would generally advocate reconsidering your travel plans in order to protect the health of travellers and the Canadian public; however we understand that some travel may be necessary.

Can I extend my insurance contract if I am unable to return home as planned due to travel restrictions?

If you must extend your stay due to a situation beyond your control, promptly contact our customer service department at 1-833-729-0186 if you are in Canada or USA or 1-306-518-0145 (collect) from any other country to find out if you are eligible for a contract extension. **Make sure you contact us before the expiry date of your contract.** Please note that any request to extend your coverage will be subject to our approval.

What should I do if I contract COVID-19 or I get sick while travelling?

If you experience symptoms associated with COVID-19 or have a medical emergency abroad:

- Contact CanAssistance immediately. The numbers to reach this 24/7 service are 1-833-729-0186 (toll-free) from Canada or the United States or 1-306-518-0145 (collect) from any other country.
- If you cannot reach CanAssistance, do what is medically necessary to stabilize your situation (e.g., go to a nearby hospital or contact local emergency services). Once you have been taken care of, call CanAssistance as soon as possible.

Please note that you are not covered for emergency medical care if you have tested positive for COVID-19 or are showing symptoms prior departure.

Am I covered if I am quarantined during my trip?

Yes, we automatically extend the travel insurance coverage of insured members who are quarantined due to the COVID-19 pandemic and whose contract was in effect on the date the quarantine began.

We define a quarantine as being the isolation, for a determined period, of a sick or potentially infected individual to limit the transmission of a contagious disease.

To be considered “in quarantine” you must therefore be:

- Potentially infected or infected with COVID-19.
- Placed in isolation for a period determined by the health authorities (often 14 days) in order to protect the health of the population.

If you are placed in quarantine, your coverage will be extended free of charge until 72 hours after the end of the quarantine or until you return to your province of residence, whichever comes first.

Make sure to contact our customer service department before the expiry date of your individual travel insurance contract to extend your coverage. You can reach us at:

- 1-833-729-0186 if you are in Canada or USA
- 1-306-518-0145 (collect) from any other country

Can you send me a letter proving that you cover expenses related to COVID-19?

If such a document is requested by a government authority, contact our customer service department at 1-833-729-0186 if you are in Canada or USA or 1-306-518-0145 (collect) from any other country.

Can I change the dates of my individual travel insurance contract?

To change the dates of your individual travel insurance contract, please contact our customer service department at 1-306-244-1192 or the authorized representative (broker) that sold you the contract before the effective date of your contract.