



FAQ

COVID-19 and your emergency travel coverage

October 2020

General information

1. Q. Am I covered for COVID-19 if I travel and get sick?

A: Yes, COVID-19 is currently included on the list of covered expenses under the emergency travel benefit of the Quebec Provincial Association of Teachers (QPAT) group insurance plan. You are covered for emergency medical expenses related to COVID-19 within Canada and when travelling abroad, including any destinations for which a level 3 travel advisory notice was issued by the Government of Canada (avoid all non-essential travel). Your health must be good and stable before departure.

Remember that travel insurance helps to cover unexpected events. Similar to a weather event, once an event becomes a "known" event, it may not be covered. As the situation evolves with COVID-19, coverage may be changed or restricted. As such, we ask that members exercise a high degree of caution and pay attention to notices and updates published by our benefits provider, iA.

Even with coverage, the health care system in your travel destination may be compromised or difficult to access, and travel options to return to Canada for medical care may be severely limited during the pandemic. Also, to be eligible for out-of-country emergency coverage, it is important that any pre-existing medical condition (explained further below) be considered stable, as determined by iA.

Effective on October 2020 (may be subject to change as COVID-19 situation evolves)

2. **Q: Is it necessary for me to purchase additional travel insurance?**

A: The out-of-province/country coverage provided through our plan is quite comprehensive; however each individual must consider their own healthcare requirements.

If you have concerns about a pre-existing condition, there are individual travel insurance products available in the market and, if you use them, you should review the plan coverage terms carefully. The decision to proceed with a trip is ultimately yours to make.

About your coverage

3. **Q. What is emergency medical out-of-country coverage?**

A: Emergency medical out-of-country coverage provides medical assistance for any **sudden and unexpected medical emergencies** while travelling. It does not include non-emergency medical and dental expenses incurred while outside Canada.

You are covered for up to 90 days if you meet coverage criteria. Coverage level is at 100% without any deductible.

4. **Q. How do I know if I meet coverage criteria?**

A: *Prior to traveling*, you should contact the iA Financial Group call centre (1-800-203-9024) to confirm your coverage eligibility if you experience any of the following situations during the 90 days before your departure date:

- Medical treatment, exam or consultation for any symptom or health problem
- Increase or worsening of any symptom or health problem
- Change in medical treatment
- Change in medication
- Hospitalization for medical treatment or examination in connection with a health problem
- Medical treatment or examination planned or for which results are pending in connection with a health problem

iA partners with **CanAssistance** for out-of-province/country claims; they will determine if a medical questionnaire must be filled out by your physician prior to your departure. The CanAssistance medical team will then evaluate the report given by your physician, and will determine if your condition is covered during your trip.

5. **Q: Are my dependents covered when we travel?**

A: Yes, for any out-of-province/country travel. Dependents must be eligible under QPAT's group insurance plan to be covered (ex: spouse and/or children).

6. **Q: How long can I travel out-of-province/country?**

A: You are covered for travel up to 90 consecutive days. If your trip is expected to exceed 90 days, there is no coverage under this benefit during the entire absence.

7. Q: What is covered?

A: The following expenses and services are covered in the event of an emergency:

- Accommodation in a hospital
- Services of a physician
- Medical services, appliances and supplies furnished during a hospital confinement
- Diagnostic, medical imaging and laboratory services
- Paramedical services provided during a hospital confinement
- Hospital out-patient services and supplies
- Prescribed medication as a result of the medical emergency
- Medical appliances and supplies provided out of hospital
- Ambulance service to the nearest hospital equipped to provide the required medical treatment

8. Q: If I forget my prescription medication at home, does our plan cover the cost to refill the prescription while traveling?

A: No, prescription medication is only covered if it is administered/prescribed as a result of a medical emergency which has arisen out-of-province/country.

Preparing for your trip

9. Q: What do I need to take with me before I go?

A: You will need your iA card and a copy for each of your spouse and dependents traveling with you. Copies of your benefit card are available to print online via My Client Space, the secure website, at ia.ca/myaccount.

Some countries may also require evidence that you show you test negative for COVID-19 within 72 hours prior to your travel or take a test upon arrival. As the rules vary, please be sure to check with your travel agency, local consulate or the Government of Canada website (travel.gc.ca) for more information on the criteria for your destination.

10. Q: Do I need to provide proof of health coverage or that I am COVID-19 free in order to gain entry into some countries?

A: Yes. To curb the spread of coronavirus, many countries have implemented travel restrictions, such as border closures, limits on who may enter and forced quarantines after arrival at your destination. Certain countries do require evidence of health insurance coverage and proof that you are COVID-19 free. For more information, including travel reports and warnings issued by the Canadian Government, visit travel.gc.ca.

Existing medical conditions

11. Q: I have a medical condition; should I call the iA Financial Group (iA) to inform them of my plan to travel?

A: We strongly suggest that, prior to travel, you contact the iA Financial Group Call Centre at 1-800-203-9024, if you experience any of the following situations:

- Medical treatment, exam or consultation for any symptom or health problem
- Increase or worsening of any symptom or health problem
- Change in medical treatment
- Change in medication
- Hospitalization for medical treatment or examination in connection with a health problem
- Medical treatment or examination planned or for which results are pending in connection with a health problem

iA partners with CanAssistance for out-of-province/country claims; they will determine if a medical questionnaire must be filled out by your physician prior to your departure. The CanAssistance medical team will then evaluate the report given by your physician, and will determine if your condition can be covered during your trip.

12. Q. My doctor has indicated that I am fit for travel and that my condition is stable. Isn't that enough?

A: No, your doctor's assessment of your medical condition is independent of the criteria used by iA to determine stability. The insurer's definition of a stable condition may be very different from your doctor's assessment of a stable condition. Although your doctor may have indicated that you are fit for travel, it does not mean that you have satisfied the stability criteria outlined by iA under the out-of-country coverage provisions. When in doubt, please contact iA before making travel plans at 1-800-203-9024.

Making claims

13. Q: What should I do if I need to seek medical attention while traveling?

A: You must contact CanAssistance. Their Medical Services number is located on the reverse side of your iA benefit card. For more information on what to do and how to file a claim, please refer to the *FAQ: Your emergency travel claims process*.

Contact information

14. Q. Where can I go for more information?

A: If you have any questions, you can call iA Financial Group at 1-800-203-9024 or go to the following websites for the latest updates on COVID-19:

- [Global travel advisories](#)
- [Government of Canada: Outbreak update](#)

***Disclaimer:** Due to the rapidly evolving situation with COVID-19, the information contained in this FAQ is subject to change. Members should continue to monitor the news and advice published by the Government of Canada and iA.*