



IMPORTANT NOTICE

COVID-19 and your QPAT emergency out-of-country coverage

If you are planning to travel over the next few months, there are important things to consider in light of COVID-19. Many countries have implemented travel restrictions and insurance companies have been updating their out-of-country coverage policies due to the pandemic.

This FAQ provides information on your emergency travel benefits, highlights precautions to consider if you travel during the pandemic and includes how our out-of-country coverage under the QPAT group insurance plan is handled by our benefits provider, iA Financial Group.

Before travelling, you are strongly encouraged to check advisories on the Government of Canada's website at travel.gc.ca for the latest news and advice. If you travel, access to health services may be difficult if you become sick, and with fewer flights available, your options limited if you need to return to Canada for medical care.

If you have any questions or doubts about your personal situation, you can call iA Financial Group at **1-866-585-8433**. For any questions on this notice, please contact us at 514-694-9777.

The Quebec Provincial Association of Teachers Team

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This information is provided to you as guidelines only. In the event of a discrepancy between these frequently asked questions and your group insurance contract, the latter will take precedence.

COVID-19-related information

1. 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 QPAT group insurance plan. You are covered for emergency medical expenses related to COVID-19 within Canada and when travelling abroad, regardless of the destination. 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 updated. 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 Financial Group.

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 Financial Group.

2. Are expenses for COVID-19 screening tests incurred outside the province of residence eligible?

A: Expenses for COVID-19 screening tests incurred outside your province of residence are not covered by your group insurance plan. Only expenses incurred because of an eligible medical emergency can be reimbursed, within the terms of the contract.

3. Is travel insurance coverage extended if I am forced to stay outside my province of residence due to a quarantine, a positive COVID-19 test result, a new carrier or border service requirement, or a border shutdown?

A: Medical emergencies are covered up to the usual maximum duration of the trip according to the terms of the contract. Coverage will not be extended if the insured does not return to their province of residence before their contract's usual maximum trip duration expires, even if it is due to a quarantine, a positive COVID-19 test result, a new carrier or border service requirement, or a border shutdown. It is the insured's responsibility to make every attempt possible to return to their province of residence before coverage ends.

However, we will continue to cover medical emergencies and extend the usual maximum trip duration, within the terms of the contract, when the insured cannot return to his or her province of residence in time due to an eligible medical emergency incurred prior to the end of the usual maximum trip duration.

4. Is travel insurance coverage extended if I am forced to stay outside my province of residence due to a medical emergency related to COVID-19?

A: We will continue to cover medical emergencies and extend the usual maximum trip duration, within the terms of the contract, when the insured cannot return to his or her province of residence in time due to an eligible medical emergency incurred prior to the end of the usual maximum trip duration, as prescribed by a doctor.

5. Are accommodation expenses covered if I am forced to stay outside my province of residence due to a quarantine, a positive COVID-19 test result, a new carrier or border service requirement, or a border shutdown?

A: The answer may vary depending on the coverage, i.e. travel insurance or travel cancellation insurance.

Under travel insurance coverage: Accommodation expenses (e.g. hotel or food) are considered eligible expenses only if they are incurred following an eligible medical emergency, as per the contract. No accommodation expenses will be reimbursed solely because insureds cannot return to their province of residence in time due to a quarantine, a positive COVID-19 test result, a new carrier or border service requirement, or a border shutdown.

6. What do I do in the event of a medical emergency related to COVID-19 while travelling?

A: As for any other medical emergency that occurs during a trip, the insured must contact CanAssistance (1-800-203-9024), iA Financial Group's partner for foreign medical assistance and travel insurance, as soon as possible.

General information

7. 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

8. 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 the coverage criteria. The coverage level is at 100% without any deductible and a \$5,000,000 lifetime maximum per insured person.

9. How do I know if I meet coverage criteria?

A: **Prior to traveling**, you should contact the iA Financial Group Customer Service (1-866-585-8843) 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 Financial Group 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.

10. Why is it important to have out-of-country coverage?

A: Even without COVID-19, out-of-country health care costs can be very high outside Canada for various socio-economic reasons. For example, the United States is considered one of the most expensive health cost centres in the world. An overnight stay at a U.S. hospital can run as high as \$30,000 for an emergency room visit, overnight hospital bed fee and tests. It is therefore very important to make sure you have coverage when abroad.

11. 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 and be covered under your Family coverage.

12. 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.

13. 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

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

A: The regular plan will not cover the refill of prescriptions while travelling. The insured must contact CanAssistance (**1-800-203-9024**), iA Financial Group's partner for foreign medical assistance and travel insurance for assistance.

Preparing for your trip

15. What do I need to take with me before I go?

A: You will need your iA Financial Group card and a copy for each of your spouse and dependents travelling with you. Copies of your benefit card are available to print online via My Client Space, iA Financial Group's secure website, at ia.ca/myaccount, or directly through the iA Mobile app. Some countries may also require evidence that you show a negative test for COVID-19 in the 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.

16. 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 or 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

17. I have a medical condition; should I call iA Financial Group to inform them of my plan to travel?

A: We strongly suggest that, prior to travel, you contact the iA Financial Group Customer Service at **1-866-585-8843** 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 Financial Group 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.

18. 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 Financial Group 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 Financial Group under the out-of-country coverage provisions. When in doubt, please contact iA Financial Group at **1-866-585-8843** before making travel plans.

Making claims

19. What should I do if I need to seek medical attention while traveling?

A: You must always call CanAssistance prior to getting an out-of-country/province medical consultation. The Medical Services number is located on the reverse side of your iA Financial Group benefit card. If you are not in an emergency situation but need to consult a doctor, call them using the toll-free number (in Canada and the United States) or call collect (from anywhere else in the world). CanAssistance services are available **24 hours/7 days a week.**

If you are in an emergency situation and are not able to contact CanAssistance right away, go to the nearest hospital or clinic. Once the immediate emergency has been addressed, please contact CanAssistance in order to open an assistance file.

20. Why should I contact CanAssistance?

A: It is advisable to call CanAssistance as soon as possible, for several reasons:

- The agent will assess your need, open a file, and direct you to the nearest clinic or hospital where the quality of care is deemed adequate.
- The agent will confirm your eligibility and arrange billing when possible, so you may not have to pay upfront.
- If applicable, the medical team will follow up with the doctor and plan your next visit.
- If need be, they will contact your family and/or your family doctor.
- They will maintain contact with you and your family throughout your hospital stay, as well as for outpatient consultation, until your medical condition has been stabilized or resolved.

CanAssistance provides a range of services including:

- Locating the physician or hospital nearest you;
- Assistance with hospital admission;
- Confirmation of coverage to doctors and hospitals;
- Billing arrangements, whenever possible;
- Translation services;
- Repatriation services via a commercial flight with a nurse or a doctor, or via air ambulance;
- They will also send all necessary health claim forms for out-of-pocket expenses to your home, when applicable. Expenses to visit a doctor and purchase drugs, in the event of an illness while out-of-province/country, are sometimes claimed upon return to the province of residence. The necessary claim forms will be sent to you as a result of the call made at the time the services were required.

21. I received a claim form from CanAssistance although I didn't pay anything upfront; should I complete it anyway?

A: Yes. Even if you did not incur any out of pocket expenses, the claim form is required by all provincial public health insurance plans and is used to calculate the portion of the fees that should be reimbursed by the public health plan to your insurer.

22. If the hospital asks me for a deposit or payment upon arrival, should I give it?

A: In most areas, it is better to let CanAssistance arrange the payment, as we do have agreements with many providers.

23. What should I do if I have paid upfront and I am seeking reimbursement?

A: Here's what to do:

- Complete the claim form provided by CanAssistance; do not forget to provide your public health insurance number.
- Submit all original invoices indicating the details of the care/treatments received and diagnostic codes (for claims incurred in the U.S).
- Enclose any other relevant document containing information about the medical consultation and or treatment (e.g. medical report).
- Any proof of payment submitted (invoice, cash receipt or credit card statement) must show the currency in which the service was paid.
- Send the claim form and all documents in the return envelope provided.
- Your claim will be analyzed within 10 business days of receipt.
- If your claim is incomplete, CanAssistance will contact you and offer you the opportunity to provide additional documentation to support your claim. Please note that an incomplete claim may incur an additional delay in processing your claim.
- If your claim is denied, CanAssistance will contact you to inform you of the reason(s) for denial.

24. How should I fill out the claim form?

A: You will need to do the following:

- Verify your personal identification information and make necessary corrections, if need be.
- Indicate your public health insurance number if it does not appear on the claim form.
- Answer all relevant questions in detail.
- Make sure you sign the claim form where indicated. If the claim concerns a minor, the signature of the member is required.

Contact information

25. Where can I go for more information?

A: If you have any questions, you can call the iA Financial Group Customer Service at **1-866-585-8843** or go to the following websites for the latest updates on COVID-19:

- iA Financial Group website - ia.ca
- Government of Canada website: [Travel advice and advisories](#)
- Government of Canada website: [Outbreak update](#)
- iA Financial Group Customer Service: 1-866-585-8843
 - Option 1 for travel insurance
 - Press 1: Travel Assistance
 - Press 2: Coverage information (is my condition covered?)
 - Press 4: General information about submitting a claim or questions about a current claim