

TRAVEL COVERAGE UPDATE: COVID-19

Coughlin & Associates Ltd. is actively monitoring the novel coronavirus (COVID-19) outbreak and communicating directly with our clients as updates become available. You're likely wondering how this affects your group benefit coverage.

Group Travel Medical Emergency

Given the Official Global Travel Advisory, Canadians are to avoid non-essential travel outside of Canada until further notice. To limit the spread of COVID-19, many countries have put in place travel or border restrictions and other measures such as movement restrictions and quarantines. Many airlines are suspending flights. Many airports are closing, preventing flights from leaving. Exit bans are becoming more frequent. New restrictions may be imposed with little warning. Your travel plans may be severely disrupted and you may be forced to remain outside of Canada longer than expected. **Canadian travellers should return to Canada as soon as possible.** Kindly refer to the Government of Canada's Travel Advice and Advisories page ([Travel Advisory](#)) for most up-to-date information as advisories can change daily. Canadians can also stay safe and up to date with the latest information and updates provided by [Health Canada](#) and the World Health Organization (WHO).

It is important to note that travel advisories issued by the Government of Canada impact your group travel medical emergency insurance with insurance carrier RSA with limitations placed on coverages as follows:

- A trip taken after the travel advisory is not eligible for medical coverage.
- If a travel advisory or formal notice is issued after your departure date, your travel coverage is limited to a period of 10 days from the date of the advisory or notice, or to a period that is reasonably necessary for you to safely evacuate the country, region or area.

RSA has assured us that the safety of the insured is of utmost importance to them. Their intention is to maintain coverage until you return home. However, as the ACRC group travel plan has a 60 day trip duration maximum if your return has been delayed you may need to purchase additional days to maintain coverage. **Kindly call 1-877-832-6025 (RSA call center) to top-up your coverage.**

Disability

Given Employment Insurance (EI) has waived the usual one week waiting period for sickness or lay-off due to COVID-19, if you become infected and diagnosed with COVID-19 or placed in self-quarantine (i.e. not diagnosed) you would apply to Employment Insurance as your plan is integrated with EI. If you have been diagnosed with COVID and remain disabled after EI benefits have been exhausted, if you are eligible under the plan for benefits, please apply to the ACRC plan in the usual manner. Kindly contact wdisabilityclaims@coughlin.ca to answer any questions, obtain forms and for submission of forms.