



July 24, 2020

## Extending out-of-country coverage for students studying abroad

Plan members may have a dependent who is, or will be, studying abroad. Based on travel advisories from the [Government of Canada](#), here's how we're handling medical emergency coverage for students.

- **Students with an approved extension.** If we've approved a request for an extension of medical emergency coverage, we'll continue to honour their extension. We outlined the coverage period in their approval letter from us.
- **Students without an approved extension.** These students have coverage for the trip duration limit outlined in the contract. For now, we're not extending coverage beyond the trip duration limit. This is due to various travel advisories from the [Government of Canada](#).

When the Government lifts the travel advisories, you can submit an extension request using our *Continuation of coverage smart form*. You can find the latest version of the smart form:

- on our Plan Sponsor Site, or
- by sending an email to your Group Benefits Representative

For all students, coverage ends on the date they reach the *dependent student age limit*. Your contract outlines this age limit.

It's essential plan members know their coverage details before their dependent studies abroad. This [plan member communication](#) outlines important information about leaving Canada during the COVID-19 pandemic. At this time, we'll continue to treat a COVID-19 medical emergency the same way as any other medical emergency outside of Canada. We encourage you to share this communication with plan members.

### Questions? We're here to help.

Please check our Group Benefits [COVID-19](#) website daily for updates. If you have questions about our response to COVID-19, please don't hesitate to call your Group Benefits representative.