



Last updated July 24, 2020

Frequently Asked Questions

COVID-19 (Novel Coronavirus) and your Manulife Group Benefits plan

Coverage when travelling

Note: It's always recommended that you refer to your specific plan details. Your policy may include 1) Emergency Out-of-province/Out-of-Canada, 2) Emergency Travel Assistance, and 3) Trip Cancellation. These are three distinct provisions under your Group Benefits program. The questions and answers below are intended to help you understand these three benefits in the context of COVID-19. These answers are current as of July 24, 2020. Please check back often. We will update this document as new information is available.

How will COVID-19 affect my Group Trip Cancellation insurance after the travel restrictions are lifted?

As we look ahead to the lifting of COVID-19 travel restrictions, it is important for you to fully understand your coverage if you plan to travel. (It's always recommended you refer to your specific plan details.)

The Trip Cancellation Benefit under your group insurance policy covers losses from **sudden and unexpected** circumstances. The COVID-19 pandemic is now well known. It's no longer considered sudden or unexpected.

COVID-19 is deemed a known event for Group Trip Cancellation benefits.

This means, Trip Cancellation claims will not be paid in the following scenario:

- The COVID-19 travel advisory¹ is lifted, and
- you purchase a trip (including trips re-booked using travel credits), but
- the government issues another COVID-19 travel advisory¹ for your destination (after the date you purchased your trip and before your departure date).

Other reasons for cancellation

- Regardless of when your trip was purchased, you will be eligible under your Group Trip Cancellation benefit if you are diagnosed with COVID-19 (or for any other covered reasons/ events) before your departure date and you need to cancel your trip as a result.

This note does not affect your group policy's **Emergency Out-of-province/Out-of-Canada or Emergency Travel Assistance**. For more details about those benefits, refer to your specific plan details.

¹ Government of Canada COVID-19 travel advisory advising against 'non-essential travel' (Level 3) or 'all travel' (Level 4) and which affects your itinerary.



Does my Emergency Out-of-province/Out-of-Canada insurance cover me if I get COVID-19 while travelling?

When travelling, if you or a covered member of your family have a medical emergency and get sick (with COVID-19 or another illness), your Out-of-province/Out-of-Canada coverage will pay for your emergency medical treatments, subject to the terms of your contract. There are no restrictions/exclusions on where you travel under the Emergency Out-of-province/Out-of-Canada benefit.

As a Group plan member, what happens if I am placed in quarantine by a medical doctor or Public Health official while I am travelling?

Manulife cares about the health of Canadians.

If you or a family member experience a medical emergency and get sick while travelling and are quarantined (example: diagnosed with COVID-19), you would be eligible for coverage under your emergency Out-of-province/Out-of-Canada benefit, subject to the terms of your contract. In addition, if your Group Benefits insurance policy includes Emergency Travel Assistance, your Trip Interruption coverage will cover your costs for food, accommodations, and return transportation home (example: if you miss your originally scheduled flight), subject to the terms of your contract.

If you are placed in medical quarantine while travelling but are not sick or having a medical emergency, in the case where you have Emergency Travel Assistance, your plan would not provide any coverage for trip interruption costs. This is because Emergency Travel Assistance is intended to protect you if you have a medical emergency or get sick.

What happens if I am quarantined by a doctor or Public Health official, but I'm nearing the maximum number of days eligible for coverage while out-of-country?

If you are quarantined but nearing the maximum number of days of eligible coverage, your Emergency Out-of-province/Out-of-Canada coverage will be extended until you are stable, released from quarantine and able to secure safe passage home. This applies as long as you are under quarantine – whether you have been diagnosed or not. Coverage is based on the specific terms of your Group Benefits insurance policy.

If I booked a trip – before COVID-19 travel advisories were in place for my destination – does Manulife's Group Trip Cancellation allow me to cancel the trip if there is now an advisory in place instructing me to avoid non-essential travel?

If the trip was purchased prior to Travel Advisory level 3 or 4 and your Group coverage was in place before the travel advisory, the claim would be covered – subject to the terms of your contract and provided the cancellation takes place before your departure date.

What if I get sick with COVID-19 and need to cancel a trip I have planned? Do I have coverage?

If your Group plan has Trip Cancellation benefits, the plan would typically allow for coverage where you (or your travel companion) develop a new medical condition (including COVID-19) and are not able to travel, subject to the terms of your contract and provided the cancellation takes place before your departure date.



I'm having a medical emergency while travelling but I can't get through to Allianz by phone. What can I do?

If you are unable to reach Allianz by phone and are experiencing an urgent medical emergency, you can email Allianz at CaseManagementCA@allianz-assistance.ca. Use the word "URGENT" in the subject line to reach the Medical Operations team. This inbox is for **urgent and ongoing medical emergencies only**. Please provide:

- The plan member's name
- Contact phone number
- Email address if possible
- Group & Certificate numbers

I had to cancel my trip. How do I submit a claim for Group Trip Cancellation coverage?

Before you submit a claim for a cancelled trip, confirm the details of your trip cancellation coverage. You can do this by logging into www.manulife.ca/groupbenefits (you'll need your plan contract number, certificate number, and password). Click on "My benefits" and "View benefits booklet" to read about your coverage.

If you have Group Trip Cancellation coverage, after cancelling your trip (through the airline, agency, or travel supplier you purchased the trip from), follow these steps to submit a claim. Remember, if you are re-booking your trip or receiving a credit to travel at a future date, there's no need to submit a claim.

- If portions of your trip are not refundable, submit your claim to Allianz. This can be done online at www.allianzassistanceclaims.ca
- Include proof of the credit or refund you received when submitting your claim. Indicate the total amount of the credit or refund.

Due to the high volume of calls at this time, you can take up to 30 days from your scheduled departure date to submit your claim (you don't need to call Allianz at the time you cancel your trip or vacation). Example: If your departure date was May 1, you have until May 31 to submit your claim to Allianz.

Questions? Send a message to Allianz: COVID19inquiries@allianz-assistance.ca

I'm a truck driver. Will I be covered in the event of an Out-of-province/Out-of-Canada medical emergency?

When travelling, if you have a medical emergency and get sick (with COVID-19 or another illness) or injured, your Out-of-province/Out-of-Canada coverage will pay for your emergency medical treatments, subject to the terms of your contract. There are no restrictions/exclusions on where you travel under the Emergency Out-of-province/Out-of-Canada benefit.

I saw a news item saying the government wants Canadians to return home and I might lose Out-of-Canada coverage for COVID-19 and other conditions. What does that mean?

The government is strongly urging all Canadians to return home immediately. While Manulife certainly supports the government's efforts to protect your health, Manulife also wants to make sure you have coverage if you are forced to remain out-of-Canada longer



than planned. We recently announced that we extended out-of-country emergency medical coverage until the end of April for plan members who are delayed getting home but nearing the end of their out-of-country coverage. We want to make sure plan members have the coverage they need until they can get back home safely, but we won't be able to offer extensions to members who are near the end of their 'days limit' beyond the end of April.

When travelling, if you or a covered member of your family have a medical emergency and get sick (with COVID-19 or another illness) or injured, your Out-of-province/Out-of-Canada coverage will pay for your emergency medical treatments, subject to the terms of your contract. There are no restrictions/exclusions on where you travel under the Emergency Out-of-province/Out-of-Canada benefit. However, due to the pandemic, there could be challenges obtaining medical care in some parts of the world. Additionally, travel restrictions and the availability of flights could affect our ability to get you back to Canada for further care.

It's always recommended that you refer to your specific plan details. Please check this FAQ often. We will update the document as new information is available.

Canadian Life and Health Insurance Association [notice](#) March 20, 2020

I purchased Manulife's Special Travel Insurance coverage as I was not able to return to Canada before my Group coverage reached its limit. I am still having challenges returning to Canada. Can I request an extension?

If you have a question about your coverage under the Special Travel Insurance policy you purchased, you should speak to the Manulife Representative who worked with you to put your coverage in place.

Email address: am_info@manulife.ca



Travel insurance does not cover everything. All claims will be reviewed on an individual basis, and will remain subject to the terms, conditions and exclusions of the policy. For complete terms, conditions, limitations and exclusions, please refer to the policy. Group Trip Cancellation benefits are underwritten by Allianz Global Risks US Insurance Company and administered by Allianz Global Assistance, which is a registered business name of AZGA Service Canada Inc.

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