

GREEN SHIELD CANADA: CORONAVIRUS (COVID-19) TRAVEL UPDATES

As a part of your benefit plan, Emergency Medical Out-of-Province/Out-of-Country, Travel Assistance Coverage is available for the first six weeks after leaving the province of residence. The following Q&A provides important information regarding COVID and the impact it has on your coverage.

PLEASE NOTE:

- Latest travel updates include the Government of Canada announcing a global travel advisory specific to COVID-19 and what it means for coverage and travel plans.
- Information may change at any time – we encourage you to check back regularly.

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Where can I access the latest travel updates specific to COVID-19?

Please review the [official Government of Canada travel advisories](#). There, you will see that, on December 15, 2021, the Government of Canada reinstated the advisory to “avoid non-essential travel outside Canada” due to continuing concerns with COVID-19 variants.

The advisory remains in place to avoid all cruise ship travel outside of Canada, and you should also be aware that country-specific or region-specific restrictions may be implemented at any time, resulting in difficulties for travellers trying to return home from abroad.

You can find information on the latest rules, with details as they are provided, by visiting the Government of Canada’s [COVID-19: Travel, testing, quarantine, and borders](#) information. This includes the requirements upon your return to Canada, such as using the [ArriveCAN mobile app](#) to reduce wait times and limit contact at the border.

What if I choose to travel (or cruise) outside of Canada while a travel advisory is in place due to COVID-19? Am I still covered?

GSC has previously announced coverage under their standard travel plans* that would be available on a temporary basis for COVID-19 related medical emergencies, even if a travel advisory *is* in place. That coverage remains available to travellers. Here are the key coverage details:

Emergency medical expenses related to COVID-19

From **January 1, 2022 to June 30, 2022**, emergency expenses related to COVID-19 will be included in standard GSC travel plans* **for Fully Vaccinated Travellers only** (see definition, below).

Fully Vaccinated Traveller – The Definition

For the purposes of the COVID-19 emergency medical expenses and quarantine benefit, a Fully Vaccinated Traveller is someone who is eligible for and has completed the recommended vaccine treatment considered by the Canadian government (typically two doses) at least two weeks prior to departure.

Travellers who are not able to receive a vaccine in Canada based on age or medical condition will be considered a Fully Vaccinated Traveller for the purpose of this quarantine coverage, including all children under the age of 12 through June 30, 2022.

This additional coverage is applicable to all destinations globally – regardless of a COVID-19 travel advisory being in place or reason for travel (i.e. leisure, work, school) – and is subject to all other terms, conditions, and limitations of the United Church benefits plan, including:

- the day limit
- the requirement that you must be symptom free, in good health and that all pre-existing conditions must be stable for 90 days prior to departure.

Quarantine benefits

Effective August 1, 2021, standard GSC travel plans* which include the COVID-19 medical coverage described above also provide some quarantine benefits for **Fully Vaccinated**

Travellers only who are unable to return home as planned due to a positive COVID-19 test pre-departure, resulting in the requirement to quarantine outside of their province of residence.

This coverage extension will be in effect **until June 30, 2022** and applies to all travel, regardless of whether a Government of Canada travel advisory is in effect.

*As mentioned, if you are unsure if the details above apply to your plan (i.e. whether you have a standard GSC travel plan), you can:

- [Contact the GSC Customer Service Centre](#)
- Speak with the United Church Benefits Centre

If you do travel and COVID-19 symptoms arise, **contact GSC Travel Assistance immediately for support**. You can find the phone number on the back of your ID card (and on your electronic ID on GSC's mobile app). Remember that travel coverage is for emergency treatment that cannot be delayed until you return to your home province.

[If I am a Fully Vaccinated Traveller, what do I need to know about quarantine benefits if I test positive for COVID-19?](#)

GSC announced in April that all **standard GSC travel plans*** had been updated to include coverage for emergency medical expenses related to COVID-19 through December 31, 2021, up to the existing maximums and limitations within each plan. They have since extended that coverage period **until June 30, 2022 for Fully Vaccinated Travellers**.

A quarantine enhancement: To align with the coverage for medical treatment mentioned above, and in light of the ongoing vaccine rollout, **GSC are also extending some of the other benefits of their standard GSC travel plans* until June 30, 2022 to cover expenses incurred by Fully Vaccinated Travellers** who test positive for COVID-19 while travelling and are required to quarantine outside of their province of residence.

The following benefits, already included in the standard GSC travel plans*, will now be accessible during a quarantine period if you are a covered Fully Vaccinated Traveller and test positive for COVID-19 during your trip, causing a delay in returning home:

- Meal and accommodation expenses of up to \$150/day (to a maximum of \$1,500) where quarantine is required outside of Canada (or within Canada and outside of a plan member's province of residence) when you cannot board your pre-arranged transportation home;
- Medical expenses incurred during the quarantine period including extension of prescription medications and follow up COVID-19 tests;
- Additional expenses incurred for one-way economy fare to return home after you have completed your quarantine and are cleared for travel; and
- Emergency medical expenses and the above quarantine expenses will continue to be eligible for up to 14 days in the event that the quarantine period causes you to be away from your province of residence beyond the maximum number of days per trip covered by your plan.

In order to be eligible for this coverage, you must contact GSC Travel Assistance at the beginning of your quarantine period after receiving a positive COVID-19 test. To be considered for payment, all claims must include the following:

- Evidence of being a Fully Vaccinated Traveller

- Government-issued proof of vaccination document for those eligible to be vaccinated in Canada; or
- Medical evidence indicating that you have a condition to which COVID-19 vaccine is contraindicated;
- Proof of positive COVID-19 test at destination;
- Trip itinerary for all covered travellers identifying destination, departure date, and planned return date; and
- Paid receipts for all eligible expenses.

***Note:** if you are unsure if the details above apply to your plan (i.e. unsure whether you have a standard GSC travel plan), you can:

- [Contact the GSC Customer Service Centre](#)
- Speak with the United Church Benefits Centre

If I'm not fully vaccinated, what does that mean for my coverage for emergency medical expenses related to COVID-19?

As of January 1, 2022, if you are **not** fully vaccinated and choose to travel to a location for which there is a [Government of Canada advisory](#) in effect for COVID-19, you will **not** have coverage for medical expenses related to COVID-19.

What should I do if I experience COVID-19 symptoms ahead of upcoming travel?

Keep in mind that, per the [Government of Canada advisory](#), regardless of your health status, all non-essential travel to countries that are the subject of a travel advisory should be avoided. As with all pre-existing medical conditions, you may not be covered for medical treatment if you experience symptoms prior to travelling.

While all standard GSC travel plans* will include coverage for emergency medical expenses and quarantine benefits related to COVID-19 **for Fully Vaccinated Travellers** until June 30, 2022, the requirement to be symptom free, in good health, and that all pre-existing conditions must be stable for 90 days prior to departure, means that having COVID-19 symptoms ahead of travel will result in **no travel coverage** for COVID-19 related expenses.

If I travel, am I covered for the cost of a required COVID-19 test to return to Canada?

If you make the choice to travel, the cost of a COVID-19 test to return to Canada is **not** covered through your GSC travel coverage or through your benefits plan.

Under GSC's quarantine benefit for Fully Vaccinated Travellers, effective August 1, 2021, you may include the cost of the repeat COVID-19 test (for a quarantined traveller when required for returning home) in your claim.

The COVID-19 antibodies test is **not** covered through your GSC travel coverage or through your benefits plan.

Flights are being cancelled and/or re-scheduled, and I'm worried about quarantine rules and other entry restrictions at my destination and/or when I return to Canada. Will my trip cancellation and interruption insurance cover these types of things?

Trip cancellation benefits are **not** included in GSC's standard travel plans.

Where can I get more information about travel coverage during COVID-19?

Please visit the Green Shield Canada [website](#) and select "[Support Centre](#)" at the bottom of their homepage. You will find two helpful tabs on the side, [Coronavirus \(COVID-19\)](#) and [Travel](#). If you still cannot find an answer to your question, please contact the United Church Benefits Centre at Benefits@united-church.ca or 1-855-647-8222, or call the GSC Customer Service Centre: 1-888-711-1119

The screenshot shows the GSC Support Centre website. At the top left is the GSC logo with the tagline "green shield canada". At the top right are language and accessibility dropdown menus for "English" and "AA". Below the header is a "Support Centre" title with a magnifying glass icon. On the left side, there is a search box with the placeholder text "Click here to search". Below the search box is a "Select a topic" section with a list of topics: "Coronavirus (COVID-19)", "Travel", "Am I covered?", "How do I submit a claim?", "Online registration", "Forms", "FAQs", and "Audited Claims". Two red arrows point to the "Coronavirus (COVID-19)" and "Travel" topics. The main content area on the right features a large "Hi!" in a dark circle, followed by a horizontal line and the text "How can we help?". Below this, a paragraph reads: "Use the **search box** on the left to type your question, or choose a topic to browse answers."