

# OE 987: GROUP TRAVEL INSURANCE

## COVID-19 UPDATE

Travel Coverage via insurer Royal Sun Alliance (RSA) /Global Excel:

- For active and retired insured members (including eligible dependents) under the age of 75
- \$5 million of coverage per person per trip
- Subject to 90 days trip duration
- 90 days pre-existing stability clause for individuals aged 70 to 74

(September 1, 2021) The Government of Canada continues to issue a global travel advisory to avoid all non-essential travel outside Canada given continued COVID-19 pandemic.

If you choose to travel, your coverage includes COVID-19 treatment for both essential and non-essential travel. Please note you will not be reimbursed for any COVID-19 tests (e.g. rapid, molecular, etc.) that may be required as proof to leave or return to Canada, nor for any hotel, food, security or transportation associated with mandatory quarantine related to travel.

Please always keep your group travel insurance card with you and call Global Excel/RSA as soon as possible to coordinate medical treatment in the event of an emergency.

Your plan also contains an exclusion for members aged 70-74 related to pre-existing conditions. The insurance will not pay any expenses (directly or indirectly) relating to any pre-existing medical condition. The pre-existing medical condition needs to be considered stable for 90 days prior to the departure date for coverage to be eligible (except under the terms of the Medical Referral Benefit).

Before booking travel, please review the Government of Canada travel advisories as they may change frequently. Our concern being return transportation options, new requirements may create significant out of pocket costs and availability of medical care may become very limited outside Canada. To understand the requirements for Travel (i.e., Land or Air) visit:  
<https://www.canada.ca/en/public-health/services/diseases/coronavirus-disease-covid-19.html>

If you need to stay longer than the 90 day trip duration offered, as RSA's individual top-up/extension travel plans DO NOT include COVID-19 coverage, you may contact:

1. Medi-Quote (except in QC, NB, PEI & NFLD) toll free at 1-800-661-3098 or [info@mediquote.ca](mailto:info@mediquote.ca) or
2. Manulife - To obtain a top-up policy with COVID-19 coverage included please call 1-844-378-3894. You will need to advise that you are currently insured under a group travel policy being inclusive of COVID-19 coverage.

Kindly advise that you have been referred to them by Coughlin to purchase additional days of coverage. Medi-Quote also sells a COVID-19 only policy to supplement RSA top-up and international student policies.