

Important Information for McMaster Employees About Emergency Out-of-Country Coverage and COVID-19

As part of McMaster University's benefit plans, eligible employees and their dependents are covered, subject to plan maximums, for emergency out-of-country expenses as described in the [Travel Benefit and Medi-Passport](#).

The Emergency Out-of-Country Coverage plan will cover you while you are travelling should you or your eligible family members become ill with COVID-19, subject to the definition of an emergency as defined in the [Travel and Medi-Passport](#) and summarized below:

An emergency means an acute illness or accidental injury that requires immediate, medically necessary treatment prescribed by a doctor. Emergency services means any reasonable medical services or supplies, including advice, treatment, medical procedures or surgery, required as a result of an emergency. When you or your family member has a chronic condition, emergency services do not include treatment provided as part of an established management program that existed before leaving your province of residence.

As it relates to COVID-19 only, an administrative exception will be allowed for Out-of-Country claims incurred on or after February 1, 2020 and up to and including March 17, 2020:

1. Plan members travelling outside of Canada who are placed under quarantine under medical orders (i.e., by a medical doctor or public health official) are considered eligible under the Out-of-Country and Emergency Travel Assistance benefit from the onset of the quarantine period. The requirement for medical orders is waived for this illness only, if the plan member is travelling in an area that has been identified by the World Health Organization (WHO) as a high risk for COVID-19.

Under the Medi-Passport Services portion of the out-of-country coverage, the plan will cover expenses for accommodations, meals, and replacement of a lost return ticket back to their home province caused by the delay, subject to any limitations and plan maximums. For example, the plan will pay a maximum of \$150 per day, up to 7 days per covered person, for meals and accommodation.

2. If plan members travelling in an area that is identified by WHO as high risk, are not permitted to return home to Canada because public health officials have placed the area in quarantine due to COVID-19, the plan will cover these expenses:
 - a. accommodations and meals,
 - b. replacement of a lost return ticket back to their home province caused by the delay.

As noted above, these expenses are subject to any limitations and plan maximums. For example, the plan will pay a maximum of \$150 per day, up to 7 days per covered person, for meals and accommodation.

Note that effective March 18, 2020 onwards, the above administrative exception for COVID-19 will no longer apply and coverage under the Emergency Travel Assistance plan will be provided only where COVID-19 has been diagnosed and requires treatment as a result of a medical emergency.

There are no travel destination restrictions under the Emergency out-of-country plan; however, you are strongly advised to follow travel advice as indicated in McMaster's COVID-19 updates as well as any specific direction provided in your faculty or department.

If you are travelling, be sure to read the [Travel Benefit and Medi-Passport](#) which includes a printable version of the Sun Life Financial Travel Card which you should bring with you.

If a medical emergency related to COVID-19 occurs while you are travelling:

- You, or someone with you, must call the Allianz Global Assistance 24-hour operations centre. If it is a medical emergency, you must call Allianz Global Assistance before receiving medical care. The toll-free numbers are on the Travel Card included below.
- Stay in touch with Allianz Global Assistance throughout the medical emergency, until they confirm that you no longer need to do so. Please give Allianz Global Assistance your hospital, hotel or other local telephone number where you can be reached.



March 18, 2020