

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.

Note that effective March 19, 2020 onwards, 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.

Extending out-of-country for students studying abroad

You may have a child currently studying outside of Canada, or one who is planning to. Based on travel advisories from the Government of Canada, here's how Sun Life is handling medical emergency coverage for students.

- **If your child has an approved extension:** If Sun Life approved extending their medical emergency coverage, Sun Life will continue to honour the extension. Sun Life outlined the coverage period in your approval letter.
- **If your child doesn't have an approved extension:** They'll have coverage for the trip-duration limit outlined in your contract. For now, Sun Life is not extending coverage beyond the trip-duration limit. This is due to various travel advisories from the [Government of Canada](#).

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

What if my child gets COVID-19 while studying abroad?

Sun Life will treat a medical emergency resulting from COVID-19 the same as any other medical emergency.