

# Understanding My Coverage



## Update on out-of-country travel insurance

You might be thinking of going on vacation outside of Canada. If so, it's important you understand your out-of-country coverage, and how it applies to COVID-19.

### Travel Advisories

- On February 28, 2022, the Government of Canada revised the travel advisory and border entry requirements for fully vaccinated travelers. Under Travel Advisory Level 2, Canadians are advised to continue practicing enhanced health precautions when travelling internationally.
- We strongly encourage you to visit the Government of Canada's [COVID-19 and International Travel website](#) and understand the border entry requirements of your destination country, prior to leaving Canada.

Here are some important reminders.

### Trip Duration Limit:

- If you're leaving Canada, the standard trip duration limit in your contract applies. Check your contracts to ensure your trip duration falls within these limits. We won't extend the trip limit even if travel home is restricted.

### COVID-19 Coverage:

- Our standard contracts don't exclude or limit coverage for epidemics or pandemics. We'll cover COVID-19 medical emergencies the same way we cover other medical emergencies outside of Canada.
  - A **medical emergency** is an acute illness or accidental injury that requires immediate, medically necessary treatment prescribed by a doctor.
- We won't cover you if you're required to quarantine unless you require immediate emergency medical treatment. This includes:
  - If you test positive for COVID-19 but are asymptomatic or are experiencing mild symptoms that do not require immediate medical treatment; or
  - If you test negative for COVID-19 but are still required to quarantine.

### Trip cancellations or delays:

- Your plan doesn't cover the cost of:
  - flight cancellations, delays, or other expenses caused by border closures,
  - difficulties meeting Canada's border entry requirements, or other trip disruptions due to COVID-19.

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies. 05-Apr-22



# Understanding My Coverage



## COVID-19 Tests:

- Before travelling, we recommend checking the [COVID-19 Travel: Checklists for requirements and exemptions](#). You can review Canada's entry requirements before and during your travel. It's a good idea to keep checking as they may change while you're away.
- **Sun Life does not cover the cost of COVID-19 tests under Out-of-Country Travel, EHC, or standard Personal Spending Account.** You may have coverage under your Health Spending Account if the test is prescribed by a medical doctor or nurse practitioner. Canadians do not require a prescription to obtain a test to travel.

## If you decide to travel:

- We strongly encourage you to consider getting fully vaccinated prior to travelling. Full vaccination will ensure you have significant protection against COVID-19. It will also reduce the risk of serious illness and/or hospitalization while abroad.
- We highly encourage you to purchase additional travel insurance, including trip cancellation and interruption insurance, before leaving.
- Medical resources in some countries handling COVID-19 can be extremely taxed and there may be delays in assistance that are beyond the control of Sun Life and Allianz.

## In the event of an emergency:

- You can call Allianz at **1-800-511-4610**. They are available 24/7 and the number is toll free.

## Questions? We're here to help.

Please call us at 1-800-361-6212, Monday to Friday, 8 a.m. to 8 p.m. ET.