







**CUSTOMER SERVICE Dec. 4, 2020** 

20-38

## COVID-19 update

Note: This NewsLine has new information concerning COVID-19. Coverages vary, so check your plan information for coverages applicable under your plan.

## Travel reminder

The Canadian government urges Canadians to avoid any non-essential travel, even if some countries have reopened their borders. We encourage everyone to avoid travel where possible and follow government guidelines regarding travel advisories and public health.

Claims related to COVID-19 that occur during travel to a country with travel advisory warnings will be assessed like any other claim under your plan. Plan coverages vary, so that's why every claim will be handled on a case-by-case basis.

Your out-of-country coverage and travel assistance covers eligible expenses when you experience a medical emergency that requires you to seek care. These include eligible services and supplies related to the initial treatment of the medical emergency. It's important to know that if you incur expenses, whether under quarantine or not, when you're not experiencing symptoms of an illness, those expenses aren't covered under Canada Life's standard group plan wording. It's important to review your plan wording carefully.

For a case to be considered a medical emergency, the person would have to have acute symptoms of an illness. A positive COVID-19 test without acute symptoms would not be considered a medical emergency.

## Coverage for COVID-19 tests

There are two types of COVID-19 tests you're most likely wondering about in terms of coverage: screening tests and antibody/serology tests.

- **Screening tests** identify whether a person has COVID-19. These tests are covered under provincial plans and therefore are not eligible under group benefits plans or healthcare spending accounts.
- Antibody/serology tests identify whether a person may have previously had COVID-19. These tests are not
  covered under group benefits plans, but would be eligible under healthcare spending accounts, if the member has
  a prescription.



## News and updates for plan members







The information in this communication should not take the place of, or be a substitute for, medical advice or official guidance and/or direction issued by your public health authorities or local government. We encourage you to visit the World Health Organization website and your local government health authority websites for the most up-to-date and reliable information about the status of the coronavirus in your region.

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