

Focus Updates / Intérêts en bref

Plan sponsor version

October 28, 2021

Update on out-of-country travel insurance

Some plan members might be thinking of going on vacation outside of Canada this winter. It's important that they understand their out-of-country coverage, and how it applies to COVID-19.

Travel Advisories

- The [Government of Canada](#) has lifted the travel advisory. The COVID-19 situation can change quickly and without warning. For example, borders can close quickly, and cancellation of flights to certain countries can occur. If this happens, plan members' coverage could expire while they're still abroad due to the length of the trip.
- The Government of Canada recently changed its [COVID-19 travel requirements](#):
 - now, fully vaccinated travelers entering Canada no longer have to quarantine when they arrive, and
 - as of **October 30, 2021**, travelers flying from Canadian airports are required to be fully vaccinated.
- However, there are additional border entry rules to Canada and other countries that plan members need to be aware of. Please encourage your plan members to stay informed of the rules before travelling to avoid unexpected delays and disruptions.
- While fully vaccinated travelers have significant protection against COVID-19 and variants of concern, this protection is not 100%. There's still a risk that plan members could contract COVID-19. We're urging plan members to follow Canada's [COVID-19 health guidelines](#) when traveling outside of Canada, regardless of vaccination status. This includes wearing a mask, avoiding crowded places, and maintaining social distance from people outside of your immediate household or close travel group.

Important reminders

Trip Duration Limit:

- For plan members leaving Canada, the trip duration limit in their contract applies. Plan members need to check their contract to ensure their trip duration falls within these limits. We won't extend the trip limit even if travel home is restricted.

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



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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.
 - However, COVID-19 cases and hospitalizations in popular destinations are rising. This could mean restricted access for plan members to medical facilities (for any medical emergency). A **medical emergency** is an acute illness or accidental injury that requires immediate, medically necessary treatment prescribed by a doctor.
- We won't cover plan members who are required to quarantine unless they require immediate emergency medical treatment. This includes plan members who:
 - test positive for COVID-19 but are asymptomatic or are experiencing mild symptoms that do not require immediate medical treatment; or
 - 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.

COVID-19 Tests:

- The Canadian government requires a negative COVID-19 test for all travelers at least 72 hours before arriving to Canada. This is regardless of whether they're vaccinated or not. **Sun Life does not cover the cost of COVID-19 tests under Out-of-Country Travel**, Extended Health Care, or Personal Spending Accounts. Plan members may have coverage under a Health Spending Account. That's if it's prescribed by a doctor or nurse practitioner.

If your plan members decide to travel:

- We strongly encourage plan members to consider getting fully vaccinated prior to travelling. Full vaccination ensures they'll have significant protection against COVID-19. It will also reduce the risk of serious illness and/or hospitalization while abroad.
- We highly encourage plan members to purchase additional travel insurance, including trip cancellation and interruption insurance, before leaving.

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- In the event of an emergency, plan members can call Allianz at **1-800-511-4610**. They are available 24/7 and the number is toll free.
- 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.

This [plan member communication](#) provides an overview of what plan members need to know if they travel abroad this winter. Please share it with your plan members. **It's important they know their coverage details before they decide to travel.**

Questions? We're here to help.

If you have fewer than 50 employees, please contact your Client Service Administrator at 1-877-786-7227

If you have more than 50 employees, please contact your Sun Life Group Benefits representative.