

Important information about COVID-19 and your benefits

Last updated: March 20, 2020 4:30 p.m. ADT. For the most up-to-date information visit www.medaviebc.ca/covid19

Our role as a health care leader in our communities is always our number one priority. We understand the importance of our ability to you during this global health event.

Through this crisis, we are continuing to service the needs of our members. Any claims you submit, for all types of coverage, will be addressed as quickly as possible.

As we are experiencing higher than normal call volumes, to better support you, we encourage you to take advantage of our digital tools and get full value from your plan. [Find out more here.](#)

We want to make sure that you are protecting your health, and you understand how we can help you if you are impacted by this outbreak. Please check this site often for ongoing updates.

Travel Coverage

On March 13, 2020, the Government of Canada announced a global travel advisory covering all international travel. This announcement impacts our group travel coverage:

All travellers leaving Canada on or after March 16, 2020 (March 9 for cruise ship travel) are no longer eligible for any travel medical coverage related to COVID-19.

We are receiving an unprecedented number of calls related to travel coverage. We are working to respond to everyone as quickly as possible, while prioritizing calls from people abroad that need to get home, or need assistance with a health emergency.

Please do not call our Customer Service Centre about travel claims, unless:

- You are currently outside of Canada and in need of travel medical assistance
- You are currently outside of Canada and in need of travel assistance
- You need Trip Cancellation assistance for travel that was to happen on or before April 30 (see below)

Trip Cancellation

If you are travelling outside Canada and are scheduled to depart on or before April 30, and you booked on or before March 15 (note: March 9 for cruise ship travel), and you plan to cancel your trip, you must first contact your travel provider (i.e. travel agent, airline and/or tour operator) regarding a refund or credit.

If you do not receive a full refund or credit for your trip from your travel provider, you can check your Trip Cancellation coverage and submit any eligible claims to Medavie Blue Cross.

Our cut-off date for accepting Trip Cancellation claims will continue to be 4 weeks beyond the current date. If you have travel booked for more than 4 weeks beyond the current date, please check this site once you are in the 4 week window from your departure date.

Trips booked after March 16 to any destination outside Canada are not eligible for Trip Cancellation coverage until the Government of Canada advisory is removed.

As there is currently no Government of Canada advisory concerning travel within Canada, **Trip Cancellation coverage does not apply to inter-provincial travel.** Most travel providers are providing refunds or credits for booked travel or events.

While we are receiving an elevated number of trip cancellations due to COVID-19, rest assured that we are working through them as quickly as possible.

Please be patient. Everyone's claim will be processed.

Medication access during COVID-19 pandemic

We are closely monitoring the effects of COVID-19 on the demand for prescription drugs. We are working closely with government regulators and pharmacy partners to ensure our members have access to the medications they need, when they need them.

Following official direction

The provincial pharmacy regulators in several provinces, in consultation with government, have issued temporary drug dispensing directives to pharmacists to ensure a stable supply of drugs for all patients during the COVID-19 pandemic. In these provinces, prescription drugs will only be dispensed for one month's supply at a time except under exceptional circumstances. This could result in additional pharmacy dispensing fees.

This mandatory measure was not initiated by Medavie Blue Cross, but we understand that efforts are needed to ensure all Canadians can continue to have access to the drugs they need during this uncertain time.

As always, we look to pharmacists' clinical and professional judgement to ensure the varying medication needs of our members are met.

We will continue to assess if other adjustments are required to our drug claims processing practices to ensure appropriate supply of medication to our members.

Protecting everyone's health

In order to help keep pharmacists and their staff healthy, you are asked not to go to any pharmacy if you are experiencing symptoms of COVID-19 (fever, new onset of cough or difficulty breathing), in the 14 days after the onset of symptoms or if you think you have been exposed to the virus.

As always, members should ensure their refills are up to date, not waiting to the last minute or until their prescription runs out before reordering.

To help minimize your social interactions, you can also consider receiving your prescriptions through home delivery service. Talk to your pharmacist about your options.

Disability Coverage

If your benefits plan includes our disability coverage, this is in place to support you if you are unable to work because of illness or injury – and that applies to COVID-19 related illness. Here are some common situations:

Positive COVID-19 test, and unable to work from home because of illness or your type of work: Qualify for Short Term Disability with waiting period waived.

No COVID-19 test but too ill to work due to flu-like symptoms: Submit a COVID-19 Illness form, reflecting your inability to work. Standard waiting period applies.

Unable to work because you have been placed under quarantine, but not too ill to work otherwise: You may qualify for Employment Insurance (EI) benefits with no waiting period. You can find out more about qualifying for EI [here](#). You will not qualify for Short Term Disability coverage.

Disability coverage varies by plan and it is best to confirm your specific disability coverage with your employer. Sick and vacation policies vary by employer and are not part of your health and disability benefits plan.

Digital Tools

We understand your health is important, especially during times like these. Using our digital tools, we can better meet your needs. Let's work together to support each other. [Click here](#).

Health Resources

You can find out more about the coronavirus and related Government of Canada advisories at canada.ca