

FREQUENTLY ASKED QUESTIONS

Coronavirus (SARS-CoV-2), Coronavirus Disease (COVID-19) and Individual Benefit Plans

IMPORTANT: The COVID-19 pandemic is unprecedented and evolving rapidly. This document is current as of the date and time indicated and is subject to change without warning.

Top Questions

What happens to a member's travel coverage in light of the Government of Canada (i.e. federal government) warning to avoid all non-essential travel outside of Canada?

On March 13th, 2020, the federal government issued a global travel advisory to avoid non-essential travel outside of Canada. This warning overrides all other risk levels, with the exception of areas for which the federal government advises to avoid all travel (including regional advisories).

This impacts Medavie Blue Cross travel insurance coverage as follows:

Emergency Hospital and Medical: All hospital and medical expenses unrelated to COVID-19 remain COVERED, independent of departure date. Medical expenses related to COVID-19 are NOT COVERED when traveling anywhere outside of Canada, if the member departs on or after March 16th, 2020.

Trip Cancellation and Interruption: Individual personal health plans do not include trip cancellation and Interruption coverage.

We are monitoring this situation constantly and any changes will be communicated.

General

What is a coronavirus?

Coronaviruses are a large family of viruses which may cause illness in animals or humans. In humans, several coronaviruses are known to cause respiratory infections ranging from the common cold to more severe diseases such as Middle East Respiratory Syndrome (MERS) and Severe Acute Respiratory Syndrome (SARS). The most recently discovered coronavirus (SARS-CoV-2) causes coronavirus disease COVID-19. This new virus and disease were unknown before the outbreak began in Wuhan, China, in December 2019. (Source: World Health Organization)

What is a Government of Canada travel advisory (i.e. warning)?

The Government of Canada (i.e. the federal government) issues travel advisories, available [online](#), that show the overall risk level for a country or territory based on an assessment of the nationwide safety and security situation. If the safety and security situation of a particular region within a country or territory is assessed to be different than that of the rest of the country or territory, the Government assigns a separate risk level to that region. The risk levels are:

Level 1: Exercise normal security precautions

Level 2: Exercise a high degree of caution

Level 3: Avoid non-essential travel

Level 4: Avoid all travel

Travel warnings related to COVID-19 had previously been issued for specific countries and on March 13th, 2020, the Government of Canada issued a warning against all non-essential travel outside of Canada. This is a rapidly evolving situation and warnings are likely to change. It is strongly recommended that Medavie Blue Cross members with travel plans closely monitor travel warnings issued by the Government of Canada because these warnings can impact their travel insurance coverage.

What if there is a travel advisory/warning issued by an entity other than the Government of Canada?

Only travel warnings issued by the [Government of Canada](#) (i.e. the federal government) directly impact travel insurance coverage issued by Medavie Blue Cross. Warnings issued by provincial or foreign governments do not impact coverage.

What should a member do if they get sick while travelling?

If members are exhibiting symptoms of COVID-19, they should contact our medical assistance provider, CanAssistance. They can be reached by calling collect at 1-506-854-2222 (worldwide) or toll free at 1-800-563-4444 (Canada and the USA).

CanAssistance will assess the symptoms described and direct members as needed to a hospital or clinic for the appropriate care. Depending on the situation and needs, they may also:

- *Provide simultaneous interpretation to help communicate with health care personnel*
- *Advance funds to a service provider if required to pay for care upfront*
- *Plan emergency repatriation to the member's home province if they are hospitalized*
- *Monitor their case closely until they've recovered*

During the consultation, members should inform the physician if they have visited any high-risk areas (crowded public areas etc.) or been in contact with any animals or persons who showed symptoms associated with COVID-19.

What if a member becomes ill after they return from a trip?

If symptoms develop and a member has travelled to a region with confirmed COVID-19 cases or have been in close contact with someone who has, they should:

- *Stay at home and avoid contact with others*
- *Follow up with their health care professional*

If members develop fever, cough or difficulty breathing in the next 14 days, they should:

- *Call their health care provider or local [public health authority](#).*
- *Tell them about their symptoms and where exactly they were travelling.*
- *Let them know whether they've had direct contact with animals or persons with COVID-19*

symptoms.

If members are ill and must visit a health care professional, they should:

- *Call ahead or tell them when arriving that they have a respiratory illness.*
- *They may be asked to wear a mask while waiting for or receiving treatment to prevent the spread of the illness.*

If members feel sick during travel to Canada or upon arrival, they should:

- *Inform the flight attendant, cruise staff or a Canadian border services officer, who will decide whether further medical assessment by a quarantine officer is required.*

How does the COVID-19 pandemic impact applications requiring medical underwriting?

Although we have not added questions to our application forms because of COVID-19 all other questions apply and applicants could receive an exclusion, rating or be declined or postponed based on their health. For example if someone is hospitalized because of COVID-19 they will be declined or postponed. We will continue to monitor this.

Emergency Hospital and Medical Travel Coverage

What approach does Medavie Blue Cross take with Emergency Hospital and Medical Travel Coverage if a member travels to a country or region with a Government of Canada issued travel warning?

Expenses related to Emergency Hospital and Medical Travel coverage are NOT COVERED if they are incurred while travelling in a specific country (or a specific region of a country) for which there is a Government of Canada warning to avoid all travel (Level 4) or avoid non-essential travel (Level 3), when such a warning was issued before the departure date and the loss or expense is related to the reason for which the travel warning was issued.

It is assumed that the member otherwise satisfies all other plan eligibility requirements.

Does the travel warning need to be issued prior to departure? If yes, how is departure defined?

Yes. The Government of Canada warning must be issued before departure, which is defined as the date the member leaves their province of residence, independent of their itinerary.

If a member books a trip while travelling outside their province of residence (i.e. books a second trip while on their first trip), the member is covered while travelling as long as the Government of Canada warning is declared after the departure date from the country from which they are travelling.

What happens if a member is already in the country or region when the travel warning is issued?

The member is covered for all insured risks if they are already in the country or specific region of the country when the Government of Canada warning is declared.

If a member is travelling and unable to return home due to quarantine or unavailable flights, what

is their eligible coverage?

If the member's travel coverage is expired or about to expire (i.e. trip limit has been reached) and they are unable to return home due to circumstances directly beyond their control, Medavie Blue Cross will extend their coverage duration for up to 14 days.

If there was no travel warning on the member's date of departure and the member is quarantined or stranded beyond their original travel dates at their destination, the member is eligible for meals and accommodations, up to the maximum coverage amount detailed in the relevant policy booklet.

Does the exclusion related to the travel warning only apply to losses or expenses related to the travel warning?

Yes. The limitation only impacts losses or expenses related to the reason for which the travel warning was issued, in this case, a diagnosis of COVID-19. All eligible expenses unrelated to COVID-19 remain covered.

Does the travel warning exclusion impact only losses or expenses incurred in the country or region with the travel warning?

Yes. The travel warning exclusion only impacts losses or expenses incurred in the country or specific region with the Government of Canada travel warning, independent of itinerary.

If a member has a cruise coming up and they contract COVID-19 while on their cruise ship, are their expenses covered?

On March 9th, 2020, the Government of Canada issued a warning to avoid all cruise ship travel. Consequently, expenses related to Emergency Hospital and Medical Travel coverage for COVID-19 are NOT COVERED for any cruise ship travel occurring after March 9th. This warning to avoid cruise ship travel currently extends until further notice. This is being monitored continuously and any changes will be communicated.

Trip Cancellation and Interruption Coverage

What approach does Medavie Blue Cross take with Trip Cancellation and Interruption Coverage.

Trip Cancellation and Interruption coverage is not included with the travel benefit in Medavie Blue Cross Individual health plans (Elements, Options Plus and Select).

What about the announcement that Blue Cross made on March 11th stating that Trip Cancellation claims related to COVID-19 would no longer be covered?

This announcement is about individual stand-alone travel insurance sold in Atlantic Canada by Quebec Blue Cross/CanAssurance. Given that the outbreak of COVID-19 is now considered a "known issue", individual travel insurance purchased as of March 12th or after does not cover cancellations due to the outbreak of COVID-19. Individual travel insurance purchased prior to this date covers cancellations due to the COVID-19 outbreak for destinations that were not already excluded. Individual health plans (i.e. Elements, Options Plus and Select plans) sold by Medavie Blue Cross in Atlantic Canada do not include

trip cancellation coverage.

CLAIMS

Can members still submit health and dental claims?

Of course! However, in light of the pandemic and potential impact to mail delivery, we encourage plan members to submit claims online via our website or mobile app. Click to [learn more](#) about how easy it is to submit claims online.

Have you closed your Quick Pay locations?

Yes. As a precaution we have temporarily closed our Quick Pay locations across Atlantic Canada. In support of physical distancing measures, drop boxes for members to submit payments and claims are no longer available at these locations.

Can members be reimbursed for claims from health practitioners who offer their services virtually?

Yes. We have conducted a review of the scopes of practice for covered health practitioners to facilitate access to, and continuity of, needed care by virtual means. Currently we will accept receipts for virtual appointments from the health practitioners listed below. Members should consult their own provider(s) to determine if their specific care can be provided remotely. The list below is subject to change as we continue to assess scopes of practice. As always, providers must be registered with Medavie Blue Cross and all claims are adjudicated based on the member's plan design and our reasonable and customary limits.

- *Dietitians,*
- *Physiotherapists,*
- *Naturopaths,*
- *Occupational therapists,*
- *Speech therapists*
- *Mental health practitioners (psychologists, social workers, counselling therapists).*

Guidelines around the types of services allowed, as well as specific protocols in providing virtual therapy, vary by the governing body of each provider type listed above. Again, members should speak with their health care provider to confirm what specific services they can deliver online and rely on them to follow the appropriate protocols.

Can members be reimbursed for dental care claims?

While non-essential and elective dental services have been suspended by dental societies across Canada, emergency treatments continue. To facilitate access to emergency dental care, Medavie Blue Cross is reimbursing teledentistry claims for the evaluation of the need for emergency treatment; and emergency prescriptions for prescription drugs. In person emergency dental care claims will continue to be paid in accordance with the member's plan design and relevant fee guide.

The COVID-19 pandemic caused health and dental care appointments to be delayed or cancelled.

When appointments are re-scheduled, will benefit maximums/coverage be extended for people: a) whose policy year ended; or b) whose coverage is no longer in effect?

We will continue to administer our benefits plan according to the terms of each contract, which means claims incurred during the current year will be paid according to the plan rules and benefit maximums for that year.

Prescription Drugs

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 support returning to a 90 day limit as soon as possible. We believe 30 day limits should only apply to drugs that have an actual supply issue.

We are collaborating with governments, pharmacy regulators, and others in the industry to ensure the best approaches are applied to help ensure adequate supplies of various drugs, while also minimizing financial strain on members.

In New Brunswick, On April 23, NB Premier Blaine Higgs announced the provincial government's decision to override the pharmacy regulator's 30 day prescription drug limit for most medications. Members who have been denied their regular supply of a medication should confirm with their pharmacist that this drug has been identified as being subject to a supply shortage. We are currently consulting with the pharmacy industry to identify which, if any, drugs need this limit placed on them.

Protecting everyone's health

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

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 social interactions, members can also consider receiving prescriptions through home delivery service. Members can talk to a pharmacist about their options.

Affordability

What can be done to help members during financial difficulties due to the COVID-19

In an effort to assist clients, Medavie Blue Cross is offering a 3 month freeze option for clients that are struggling in difficult financial times such as COVID-19. In order to qualify, clients must meet all eligibility criteria:

- *Freeze can be offered to all personal health plan members (**excluding Assured Access and Seniors Health Program**)*
- *A maximum of 1 month in arrears is allowed without premium payment – if client is 2 months in arrears they will have to pay 1 month in order to request the 3 month freeze*
- *Before allowing the freeze to be backdated, it must be verified that no claims have been paid during the month the freeze is requested. If we paid out a claim to the member, the freeze can't start until the next month*
- *Claims will not be paid during the period in which the plan is suspended and claims incurred during the suspension will not be paid once the plan is re-activated*
- *Critical Illness: no benefits will be paid for a covered condition if symptoms or sickness begin during the 3 month freeze period or within 90 days of the plan being re-activated. In other words, if symptoms begin anytime within 6 months from the 1st day of activating the freeze, no benefit will be paid*

We will allow members the ability to decrease their health, drugs or dental coverage (from Enhanced to Essential or Entry) and to be able to increase their coverage back without underwriting. We will allow this until the end of September.

How is this best related to members?

We understand these are difficult times and our members have to adjust to the impact of the Covid-19 outbreak. We're here to help.

- *Through your plan you have access to valuable resources including counselling (inConfidence) and remote access to doctors (Connected Care). For more on these and more features refer to your policy book or go to: medaviebc.ca*

- *If you are having financial difficulties caused by Covid-19, please contact us by phone at 1-888-919-7378 or by email: ics@medavie.ca. (If calling please expect longer than usual wait times)*

Preparedness

What is Medavie Blue Cross doing to ensure you can continue to conduct business in the face of the COVID-19 pandemic?

Our role as a healthcare leader in our communities is always our number one priority. We understand the importance of our ability to serve our clients and plan members amidst this global health event. Rest assured, as we continue to adjust our business practices your needs are our priority focus. We have a detailed plan in place, are continuously monitoring the evolving global impact of COVID-19 and are in regular communication with federal and provincial health authorities.

We are prepared to minimize service disruptions related to COVID-19 outbreaks. We have enabled our work from home program and enacted additional social distancing, cleaning and disinfection measures to mitigate the risk of spreading COVID-19.

What is Medavie Blue Cross doing to keep plan members informed? Is our travel assistance provider able to address member questions prior to travel?

Medavie Blue Cross is updating our public website on a regular basis. Our contact centre is able to address member inquiries and there is an escalation process, when necessary. We have communicated to our individual plan advisors and members and are issuing follow up communications. We will continue to provide regular updates. Our global travel assistance provider, CanAssistance, is also fully equipped to answer questions related to COVID-19 from members.

BUSINESS CONTINUITY

What is Medavie Blue Cross doing to ensure business continuity in the face of the COVID-19 pandemic?

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Community Support

How is Medavie supporting the communities it serves during this pandemic?

The COVID-19 pandemic has forced us all to think differently and consider new ways to invest in improving

the health and wellbeing of Canadians.

Medavies' mission is to improve the wellbeing of Canadians – and we have never been more committed to that goal than now. That commitment to caring for Canadians extends to our communities, as well. The needs of our communities are significant in this time of crisis, especially for our most vulnerable and at-risk community members.

That's why, through the Medavie Health Foundation, we've committed \$5 million to improving access to food and mental health support.

This funding will focus on initiatives addressing food insecurity, the mental health needs of adolescents, and frontline responders coping with COVID-19-related anxiety and post-traumatic stress. It will be distributed to community organizations over the coming weeks and months to address urgent needs and provide support as they manage through – and beyond – this pandemic. We're also relaxing requirements for organizations currently receiving funding so we can make it as easy and quick as possible to help those who desperately need it.

We will provide you with further details on funding recipients in coming weeks.

The health and wellbeing of our communities is at the heart of our Foundation, which was created over a decade ago as a separate entity for charitable purposes to support the communities where our employees and clients live and work.

This contribution, of course, is in addition to the initiatives we have put in place to help support our clients and stakeholders through this pandemic.

Improving the wellbeing of Canadians

For over 75 years, Medavie and our employees have maintained a strong tradition of supporting our communities. So it comes as no surprise that during this crisis they have risen to the challenge and continue to do so each and every day. Whether that means adopting new work practices and working from home, or dressing in full PPE gear as they face the front line of our healthcare response. Regardless of what 'coming to work' might mean for our team members today, one thing is for sure: their efforts unite us in our fight against COVID-19 and continue Medavies' role as a not-for-profit health solutions partner.

Canadians have long believed in helping one another, especially our most vulnerable. It's reflected in our daily lives, our society and our place on the world stage. It's also reflected in our beliefs as an organization. There has never been a moment when our mission is as critical as it is now. Whether it is by supporting patients, clients, members, employees and our communities, we know Medavie has a vital role to play in the lives of Canadians.

Other

Are there options to remove an existing Government of Canada travel warning exclusion from a travel policy?

No. The COVID-19 pandemic is a known event. We have confirmed that our contract wording is aligned with the recommendation of the Canadian Life and Health Industry Association (CLHIA).

What mental health supports or resources are available to plan members?

We know that COVID-19 is taking a toll on the physical and mental wellbeing of many Canadians. For plan members that are experiencing stress or anxiety, and/or struggling to cope, please know that expert help is just a call or click away. [Here](#) are just some of the services and supports available to help our members get through this difficult time – from the security, privacy and comfort of your home.

Where can everyone learn more?

Medavie Blue Cross has established a webpage in both English and French for relevant updates on COVID-19. Plan advisors, sponsors and members are encouraged to visit this page for updates.

Individual plan advisors can also find COVID-19 resources on the Agent Microsite.

Additional information and resources related to COVID-19 can be found in both English and French on the Government of Canada's website.

/End