

# CORONAVIRUS (COVID-19) AND YOUR BENEFITS PLAN



Concerns about COVID-19, the novel coronavirus, may cause employers and employees to wonder about the impact this virus may have on their health benefits plan. As a general rule, group insurance policies will treat illness due to COVID-19 as any other medical emergency. There is no exclusion related to the COVID-19 epidemic versus another type of medical emergency. Always refer to your employee handbook for standard conditions and exclusions.

## **Standard Exclusions Related to Travel Coverage and COVID-19**

Benefit plans offered through GroupSource with out-of-country medical coverage will be impacted by the COVID-19 outbreak. This coverage generally contains a condition that excludes expenses incurred in a country or region where the Government of Canada has posted a travel advisory.

This exclusion does not apply to plan members already present in the location at the time the Government of Canada issues a travel advisory, provided they then take the necessary measures to comply with the advisory as soon as possible. Those plan members who qualify for out-of-country coverage and experience significant time in quarantine should expect to receive coverage throughout, up to the limits of their policy as set out in their benefits handbook.

## **Trip Cancellation Coverage and COVID-19**

For those employee benefit plans that includes trip cancellation coverage, the trip must be bought before the Government of Canada has issued an advisory not to travel to such locations to be eligible for coverage. The advisory must be in force for the period of the planned trip or stay and have been issued after the plan member has already finalized the travel arrangements, or when the insured was already staying in such locations.

## **Short Term Disability Coverage and COVID-19**

Insurers are working together to establish revised guidelines to their short-term disability claims requirements related to COVID-19, including streamlining proof of disability or illness. This situation is fluid and may change as the COVID-19 situation evolves.

## **COVID-19 Resources**

- [The Government of Canada's COVID-19 response](#)
- [The Government of Canada's COVID-19-related health advisories](#)
- [The World Health Organization's \(WHO\) COVID-19 response](#)