



COVID-19 (CORONAVIRUS)

Frequently asked questions

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This document is presented to answer any questions you may have about the impact of the COVID-19 pandemic on your group insurance coverage, and to provide you with information on the exceptional measures being taken by iA Financial Group during this period. We continue to monitor the situation and will update this document as the situation progresses.

Please refer to your booklet to know which benefits apply to your group insurance coverage.

This information is provided to you as guidelines only. In the event of a discrepancy between these frequently asked questions and your group insurance contract, the latter will take precedence.

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DISABILITY INSURANCE

1. Does a diagnosis of COVID-19 make one eligible for short-term disability insurance?

A: If an insured is diagnosed with COVID-19 confirmed by a PCR test result, he or she will be considered disabled and eligible for short-term disability insurance benefits **only if unable to work**. The case will be treated as any other illness under the terms of the contract. The waiting period will apply.

2. Do apparent COVID-19 symptoms make one eligible for short-term disability insurance?

A: If an insured has apparent symptoms of COVID-19, supported or not by a positive rapid test result, he or she will be considered disabled and eligible for short-term disability insurance benefits **only if unable to work, even remotely**. The case will be treated as any other illness under the terms of the contract. The waiting period will apply. The duration of disability will take into account the required isolation period required by public health authorities.

3. Is a positive rapid test result sufficient to make an insured person eligible for short-term disability insurance?

A: A positive rapid test result is not sufficient to confirm eligibility for short-term disability insurance benefits. If an insured has COVID-like symptoms, he or she may qualify for short-term disability benefits **only if unable to work, even remotely**.

4. Does a quarantine related to COVID-19 make one eligible for short-term disability insurance?

A: Following the [new Employment Insurance \(EI\) actions implemented](#) by Service Canada due to the COVID-19 pandemic, preventive quarantine is not considered an eligible disability claim. No matter the circumstances, the insured will not be considered disabled or eligible for short-term disability benefits. Even if the insured is personally quarantined by a physician, a health professional or a local public health authority, or if he or she is quarantined at their own initiative or that of his/her employer, the insured should submit a claim to EI. To this end, we encourage employers to promote accommodation measures and to encourage telework.

5. Does being in contact with a COVID-19 infected person make one eligible for short-term disability insurance?

A: If an insured must be quarantined, because he or she was in close contact with someone that has been diagnosed with a COVID-19 infection, this preventive quarantine will not be considered eligible for disability. Following the new Employment Insurance (EI) actions implemented by Service Canada due to the COVID-19 pandemic, the insured should submit a claim to EI.

6. Does coming back from a trip outside the country make one eligible for short-term disability insurance?

A: If an insured must be quarantined, because he or she is back from a trip outside the country, this preventive quarantine will not be considered eligible for disability. Following the new Employment Insurance (EI) actions implemented by Service Canada due to the COVID-19 pandemic, the insured should submit a claim to EI.

7. Do I need to provide an attending physician statement (APS) with my request for short-term disability benefits?

A: As our standard disability claims adjudication process does not require an APS, the current COVID-19 situation does not change that. However, if an insured does send us an APS, we will still accept it, but we do not require it.

For some clients who may have specific customized processes in place, these would remain applicable, but we are waiving the requirement for an APS for all disabilities related to COVID-19.

8. Do I need to use the Canadian Life and Health Insurance Association (CLHIA)'s standard COVID-19 disability claim form?

A: As our standard disability claims adjudication process does not require forms, the current COVID-19 situation does not change that. However, if an insured does send us the CLHIA form, we will still accept it, but we do not require it.

For some clients who may have specific customized processes in place, these would remain applicable and we would still accept the CLHIA form.

DRUGS AND OTHER MEDICAL EXPENSES INCURRED IN THE PROVINCE OF RESIDENCE

9. Are medical and drug expenses covered for COVID-19?

A: Yes. Drugs and medical expenses for COVID-19, other than screening tests and vaccines, are covered.

10. Are COVID-19 screening tests covered?

A: Yes. The cost of a COVID-19 screening test can be claimed under a health spending account (HSA) **if the test is ordered by a healthcare professional.**

11. Are vaccines for COVID-19 covered?

A: COVID-19 vaccines are not covered by your group insurance plan. At this time, COVID-19 vaccines are provided free of charge by provincial health care plans, so these expenses are not eligible under our contract.

12. Does an insured's receipt or non-receipt of the COVID-19 vaccine have any impact on their group insurance coverage?

A: Whether or not an insured receives the COVID-19 vaccine does not affect their group insurance coverage or their ability to subscribe to insurance in the future. For more information, read the [press release](#) issued by the Canadian Life and Health Insurance Association (CLHIA).

13. Are medical and dental expenses still covered, despite the lack of availability of certain healthcare professionals?

A: Medical and dental expenses are still covered within the terms of the contract and we continue to pay eligible claims. Some health and dental care professionals have ceased to provide services or are limited to

providing emergency services only, while some professionals have adapted their services to offer them remotely, when possible.

14. Are additional fees related to COVID-19 prevention that may be charged by my dentist or my healthcare professional covered by my group insurance plan?

A: Additional fees (e.g., personal protective equipment, sanitization, cleaning, etc.) related to COVID-19 are not covered by your group insurance plan.

If the additional fees are billed separately from your dentist or your healthcare professional's usual fees, they will be excluded from your claim's eligible amount.

If your dentist or your healthcare professional's usual fees are inflated to account for the additional fees, your claim could go above the reasonable and customary fees' threshold and the excess would be excluded from your claim's eligible amount.

15. Can I continue to submit my claims for medical and dental care expenses?

A: In the current context of the COVID-19 pandemic, we strongly encourage you to use our digital services to speed up the processing of your health and dental care claims. You can submit your claims in [My Client Space](#) and on [iA Mobile](#). It's simple, fast and secure. In addition to avoiding having paper forms to complete and mail, you will have instant access to your claims status and you will get reimbursed faster by using direct deposit.

TRAVEL INSURANCE — EMERGENCY MEDICAL EXPENSES INCURRED OUTSIDE THE PROVINCE OF RESIDENCE

16. Is travel recommended given the current state of the COVID-19 pandemic?

A: We recommend that you consult the travel advice on the Government of Canada's website for the travel recommendations that apply to your destination (www.travel.gc.ca).

In addition, it is essential that you be informed of the health situation at your destination and it is also your responsibility to comply with carrier and border agency requirements as these may change without notice.

The decision to travel is yours, but be aware that:

- Emergency measures are still in place to slow the spread of COVID-19 in the country, such as requiring proof of a negative COVID-19 test result before entering the country
- Other measures may be put in place without notice and may result in an unwanted extension of your stay
- Local authorities in foreign countries may also impose control measures, including movement restrictions such as quarantine

For more information on Canadian travel requirements and restrictions, visit www.travel.gc.ca.

17. Are expenses for COVID-19 screening tests required for travel eligible?

A: Expenses for COVID-19 required for travel are not covered by your group insurance plan whether incurred prior to departure, during travel or upon return. Only expenses incurred as a result of an eligible medical emergency can be reimbursed, as per the terms of the contract.

18. Are expenses for COVID-19 vaccines incurred outside the province of residence eligible?

A: Expenses for COVID-19 vaccine incurred outside your province of residence are not covered by your group insurance plan. Only expenses incurred as a result of an eligible medical emergency can be reimbursed, within the terms of the contract. However, if the administration of a COVID-19 vaccine causes complications that lead to an eligible medical emergency, then medical expenses incurred afterwards may be reimbursed within the terms of the contract.

19. Are emergency medical expenses incurred outside the province of residence for COVID-19 eligible?

A: Whether or not there is a recommendation from the Government of Canada urging its citizens not to travel to the destination, emergency expenses of a medical nature are eligible and may be reimbursed, within the terms of the contract. A recommendation by the Government of Canada not to travel to a region or country is not among the exclusions in our contract.

20. What does a recommendation from the Government of Canada urging its citizens not to travel mean?

A: Government of Canada travel advice is assessed according to [four levels of risk](#). A Government of Canada recommendation not to travel means that the destination must be assessed as either "Avoid all non-essential travel" (risk level 3) or "Avoid all travel" (risk level 4).

21. How do I know which destinations are subject to a Government of Canada advisory?

A: Please refer to the Government of Canada website for an [up-to-date list](#) of countries or regions subject to a travel advisory.

22. What to do in the event of a medical emergency related to COVID-19 while travelling?

A: As for any other medical emergency that occurs during a trip, the insured must contact CanAssistance (1-800-203-9024, or collect at 514-499-3747), iA Financial Group's partner for foreign medical assistance and travel insurance, as soon as possible.

23. Is travel insurance coverage extended if I am forced to stay outside my province of residence due to a quarantine, a positive COVID-19 test result, a new carrier or border service requirement or a border shutdown?

A: Medical emergencies are covered up to the usual maximum duration of the trip according to the terms of the contract. Coverage will not be extended if the insured does not return to their province of residence before their contract's usual maximum trip duration expires, even if it is due to a quarantine, a positive COVID-19 test result, a new carrier or border service requirement or a border shutdown. It is the insured's responsibility to make every attempt possible to return to their province of residence before coverage ends.

However, we will continue to cover medical emergencies and extend the usual maximum trip duration, within the terms of the contract, when the insured cannot return to his or her province of residence in time due to an eligible medical emergency incurred prior to the end of the usual maximum trip duration.

24. Are accommodation expenses or additional transportation costs covered if I am forced to stay outside my province of residence beyond my scheduled stay due to a quarantine, a positive COVID-19 test result, a new carrier or border service requirement or a border shutdown?

A: The answer may vary depending on the coverage, i.e., travel insurance or travel cancellation insurance.

Under travel insurance coverage: Accommodation expenses (e.g., hotel or food) or additional transportation costs are considered eligible expenses only if they are incurred following hospitalization of the insured person, as per the contract. No accommodation expenses will be reimbursed solely because insureds cannot return to their province of residence in time due to a quarantine, a positive COVID-19 test result, a new carrier or border service requirement or a border shutdown.

Under travel cancellation insurance coverage: Accommodation expenses or additional transportation expenses incurred due to a quarantine, an illness or a border shutdown are considered eligible expenses and can be reimbursed, as per the contract. In the current context of the pandemic, a positive result to a COVID-19 test is considered a quarantine. However, accommodation expenses incurred for a required COVID-19 test or new requirements from a carrier or border services are not considered eligible and are not covered by your group insurance plan.

TRAVEL CANCELLATION INSURANCE

25. Under what circumstances is it possible to cancel a trip due to COVID-19?

A: If the government issues a level 3 or 4 travel advisory for the travel destination after the insured person has made the arrangements for the trip, then this is an eligible reason for trip cancellation reimbursement within the terms of the contract.

In such a case, the trip cancellation contract states that the insured person must contact the travel agency or the airline carrier, train carrier or any other transport provider within 48 hours following the event that caused the cancellation. This means that any expenses incurred after this delay are not eligible for reimbursement. As an example, if the government changes its travel advisory from a level 2 (exercise a high degree of caution) to a level 3 (avoid non-essential travel) on December 15, only the expenses incurred as of December 17 will be considered as eligible expenses for coverage.

However, if a travel advisory of level 3 or 4 issued by the Government of Canada was in effect for the travel destination when the insured person made the arrangements for the trip, this is not an eligible reason for reimbursement of trip cancellation expenses.

26. Who should I contact to get information on my travel cancellation insurance coverage or to submit a claim?

A: If you are looking to get information on your travel cancellation insurance coverage, we invite you to contact iA Financial Group Customer Service at 1-877-422-6487 from Monday to Friday, between 8:00 a.m. and 8:00 p.m. (ET), or anytime at groupinsurance@ia.ca.

If you are looking to submit a travel cancellation insurance claim, we invite you to contact CanAssistance, iA Financial Group's partner for travel cancellation and interruption insurance, at 1-800-203-9024, or collect

at 514-499-3747. Please note that due to a high volume of requests relating to the COVID-19 pandemic, you can also contact them at claims@canassistance.com or using the claim form available on their [website](#).

27. What do I need to do before submitting a travel cancellation insurance claim due to COVID-19?

A: Before submitting a claim, you need to contact your travel agency or service provider (e.g., flight carrier or cruise line) to cancel your trip and ask for a refund. Under certain circumstances, you may also be eligible to a reimbursement from other sources, such as your credit card or a consumer protection organization. The date you contact your travel agency or service provider is the date we will use to determine your claim's eligibility.

Once this is done, the documents we will need to process your claim are the following:

- Details of the event that led to your claim
- Documentary evidence that confirms the reason for the trip cancellation, interruption or delayed return
- Original purchase invoice (travel agency, transport, Internet)
- Electronic ticket(s)
- Proof of payment (e.g., credit card statement that shows the transaction, copy of the cashed cheque, etc.)
- Cancellation confirmation as well as copies of all refunds received from other service providers

Additional documents may be required in case of a flight delay or cancellation, such as:

- Letter from the airline confirming the reason of the flight delay or cancellation
- Original receipts/invoices of additional fees incurred (if applicable)

Additional documents may be required in case of a trip interruption or delayed return, such as:

- New electronic ticket(s) as well as the invoice and proof of payment
- Original receipts/invoices of additional fees incurred (if applicable)

Failure to provide complete information may cause additional delay in the processing of your claim. However, if you cannot provide all the requested documents, please provide us with an explanation when submitting your claim. We reserve the right to request additional documents or information if needed.

28. [For Quebec residents only] Do I have to send a reimbursement request to the Compensation Fund for Customers of Travel Agents (CFCTA) of the Office de la protection du consommateur (OPC) before submitting a travel cancellation insurance claim?

A: On an exception basis only during the COVID-19 pandemic, reimbursement requests for trip cancellation or interruption related to COVID-19 since March 13, 2020, do not have to be submitted first to the CFCTA of the OPC. The reimbursement request can be submitted directly to CanAssistance (as explained in the answer to question 20). iA Financial Group will proceed with the required steps with the CFCTA of the OPC to get reimbursed for the portion that would have been reimbursed to the insured, if applicable.

However, this measure does not apply in situations where the travel agency could not provide sold services (e.g., bankruptcy). Those cases must be submitted first to the CFCTA of the OPC before we process the reimbursement request, within the terms of the contract.

This exceptional and temporary measure allows us to alleviate the added step for the insured and to speed up the processing of the travel cancellation insurance claim.

It is important to note that this decision does not change the fact that coordination with other insurers (e.g., group, individual or credit card insurance) continues to apply the same way as previously.

29. Does travel cancellation insurance apply only to the final destination or does it also apply to stopovers?

A: On an exception basis only during the COVID-19 pandemic, we also accept travel cancellation fees for a trip where there is a stopover in a country or region subject to a Government of Canada travel advisory related to COVID-19, if the recommendation was issued after the insured finalized the arrangements for the covered trip

30. Is a trip interruption also covered by trip cancellation insurance if the government issues a 3 or 4 level of risk while I am travelling?

A: If the government issues a 3 or 4 level of risk for your travel destination while you are travelling, then this is an eligible reason to be reimbursed for trip interruption expenses within the terms of the contract.

However, if a 3 or 4 level of risk as issued by the Government of Canada was in effect for the travel destination when the insured person finalized the covered travel arrangements, this is not an eligible reason for reimbursement of trip interruption expenses.

31. Am I still eligible for travel cancellation insurance if my service provider (e.g., flight carrier or cruise line) offers me a credit?

A: Our travel cancellation insurance will only reimburse the insured for trip cancellation expenses that have not already been reimbursed by their service provider. Hence, if the service provider offers a credit to delay the covered trip instead of a reimbursement (either full or partial), then our travel cancellation insurance would consider this credit to be a reimbursement.

If the insured declines the credit from their service provider and the service provider offers a reimbursement, then trip cancellation expenses will be adjudicated as per our standard procedures. If the insured declines the credit from their service provider and the service provider does not offer them a reimbursement, then trip cancellation expenses equivalent in value to the credit would not be eligible to travel cancellation insurance.

32. Am I covered if I incur additional expenses due to new carrier or government requirements?

A: No. Additional expenses incurred as a result of new carrier or government requirements (the purchase of a new ticket or living expenses, for example) that require the insured to change the date of travel or stay longer at the destination are not covered by travel cancellation insurance.

33. Am I covered if I have to cancel a trip due to a positive COVID-19 test result?

A: Yes. Travel cancellation insurance provides reimbursement for certain expenses in the event that you are unable to travel due to quarantine, illness or a border shutdown.

If you are in this situation, we invite you to contact CanAssistance, iA Financial Group's partner for travel cancellation and interruption insurance, at 1-800-203-9024, or collect at 514-499-3747.

34. Am I covered if I have to extend a trip due to a positive COVID-19 test result?

A: Yes. Travel cancellation insurance provides reimbursement for certain expenses if you have to extend your trip due to quarantine, illness or a border shutdown.

If you are in this situation, we invite you to contact CanAssistance, iA Financial Group's partner for travel cancellation and interruption insurance, at 1-800-203-9024, or collect at 514-499-3747.

We will continue to monitor the situation very closely and these frequently asked questions will be updated on a regular basis.

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