



# COVID-19 (CORONAVIRUS)

## Frequently asked questions

Last updated: September 23, 2020

**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, he or she will be considered disabled and eligible for short-term disability insurance benefits and the case will be treated as any other illness under the terms of the contract, except for the waiting period, which will be waived when COVID-19 has been confirmed through testing.

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

**A:** If an insured has apparent symptoms of COVID-19 and has not been tested, he or she will be considered disabled and eligible for short-term disability insurance benefits and the case will be treated as any other illness under the terms of the contract. The waiting period, in this case, will apply.

### 3. 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.

### 4. 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.

### 5. 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.

### 6. 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.

**7. 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**

**8. Are overage students still covered if they cannot return to school due to COVID-19?**

**A: On an exception basis** only during the COVID-19 pandemic, the deadline to present proof of full-time attendance at a recognized educational institution for your dependent children, aged 21 and over, but under 26, has been extended to December 31, 2020.

Consequently, we have extended group insurance coverage until December 31, 2020, for all overage students who had already presented us proof of full-time attendance at a recognized educational institution last year. However, we continue to request proof of full-time attendance at a recognized educational institution effective September 1, 2020, for your overage dependent children who had not previously presented proof.

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

**A:** Drugs and other medical expenses are covered within the terms of the contract. At this time, there is no specific treatment or vaccine for COVID-19, so no specific reimbursement is expected.

**10. The authorization for my drug requiring prior authorization expires soon, what should I do?**

**A:** Exceptionally, no renewal request for drugs requiring prior authorization will be required before July 15, 2020. All authorizations for drugs requiring prior authorization expiring soon have been extended for a period of three months from their expiration date. Therefore, there is nothing you need to do at the moment.

**11. 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.

**12. 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.

**13. 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**

**14. Should I interrupt my trip and return to my province of residence considering the current state of the COVID-19 pandemic?**

**A:** The Government of Canada is strongly urging all Canadians to their province of residence immediately. This is an unprecedented order to protect your health. Under the current situation, it could be very difficult to repatriate you to your province of residence in the event of a medical emergency.

iA Financial Group and Canada's other insurers strongly recommend that you take immediate measures to return to Canada while flights are still available.

Please contact Canada's [consular officials](#) or call CanAssistance (1-800-203-9024, or collect at 514-499-3747), iA Financial Group's partner for foreign medical assistance and travel insurance, for urgent travel assistance.

To get financial assistance to return to your province of residence, please visit [Global Affairs Canada's](#) website.

**15. 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.

**16. 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).

**17. 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.

**18. 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.

**19. Is travel insurance coverage extended if I am forced to stay outside my province of residence due to a quarantine 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 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.

**20. Are accommodation expenses covered if I am forced to stay outside my province of residence due to a quarantine 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) are considered eligible expenses only if they are incurred following an eligible medical emergency, 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 or a border shutdown.

**Under travel cancellation insurance coverage:** Accommodation expenses incurred due to a quarantine or a border shutdown are considered eligible expenses and can be reimbursed, as per the contract.

## TRAVEL CANCELLATION INSURANCE

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

**A:** For as long as there is a recommendation from the Government of Canada urging its citizens not to travel to any destination in the world and this recommendation was issued after the insured has finalized the arrangements for the covered trip, then this is an eligible reason for reimbursement of trip cancellation expenses, within the terms of the contract.

However, if the recommendation from the Government of Canada urging its citizens not to travel to any destination in the world was issued before the insured finalized the arrangements for the covered trip, this is not an eligible reason for reimbursement of trip cancellation expenses.

### 22. 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 7:30 a.m. and 8:00 p.m. (ET), or anytime at [groupinsurance@ia.ca](mailto: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](mailto:claims@canassistance.com) or using the claim form available on their [website](#).

### 23. 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.

**24. [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.

**25. Does travel cancellation insurance also apply to cruise ship travels?**

**A: On an exception basis** only during the COVID-19 pandemic, we also accept travel cancellation fees for a trip on a cruise ship, as this is a destination 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.

**26. 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.



**27. Is a trip interruption related to COVID-19 also covered by trip cancellation insurance?**

**A:** The recommendation from the Government of Canada urging its citizens not to travel to the destination while the insured is there is an eligible reason to be reimbursed for trip interruption expenses, within the terms of the contract.

**28. Does travel cancellation insurance apply to trips cancelled prior to a recommendation from the Government of Canada urging its citizens not to travel??**

**A:** No, even during the COVID-19 pandemic, we do not accept to reimburse trip cancellation expenses retroactively. To be eligible, the arrangements for the covered trip must have been finalized before the Government of Canada publishes a travel advisory related to COVID-19, and the trip cancellation expenses must have been incurred after such a recommendation was issued.

**29. 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.

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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