

Understanding My Coverage



Effective: March 19, 2020

IMPORTANT: What you need to know about Out of Country coverage and COVID-19

Out of Country (OOC) coverage is part of your Extended Health Care (EHC) benefit. This benefit provides coverage for medical emergencies or emergency services when they occur outside of Canada.

We urge you to follow the recommendations by the [Government of Canada Travel Advisory](#). By staying in Canada, we can all help to curb the further spread of COVID-19.

If you leave Canada on or after March 19, 2020:

You do not have coverage for:

- Any expenses during and after a period of quarantine, **unless you show symptoms of or have tested positive for COVID-19**. Even if this quarantine is directed by a doctor or medical professional.
- Any request for extension of OOC coverage beyond the travel duration limit as set out in your contract

There are requirements for emergency medical expenses to be eligible for coverage. You must meet the definitions in our contract for “emergency” and “emergency services”.

These definitions have not changed:

- Emergency – an acute illness or accidental injury that requires immediate, medically necessary treatment prescribed by a doctor.
- Emergency services – any reasonable medical services or supplies required as a result of an emergency including:
 - advice
 - treatment
 - medical procedures or
 - surgery.

NOTE: If you have a chronic disease, emergency services do not include your maintenance treatment. Maintenance treatment is your regular treatment program that existed before you left your home province.

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies.



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We will treat a COVID-19 medical emergency in the same way as any other medical emergency outside Canada.

If you are currently abroad, not in quarantine and cannot return home:

- you will have your OOC coverage up to your 60 day limit or,
- If the limit is different, the limit defined in your contract
- After this time, **you will not** have any OOC coverage through your Sun Life plan

You must call Allianz if you or a dependent needs immediate attention for a medical emergency:

- In the USA and Canada call: 1-800-511-4610
- From anywhere else: 1-519-514-0351
Members can call this number collect through an international operator
- Fax: 1-519-514-0374
- Allianz is available 24 hours a day, 7 days a week.

Questions?

Please call us at 1-800-361-6212, Monday to Friday, 8 a.m to 8 p.m ET.