



March 12, 2020

## **For Manitoba Blue Cross Clients with Group Travel Coverage: Important information about coronavirus (COVID-19) and medical coverage while travelling**

The Canadian government has issued Level 3 (avoid non-essential travel) and 4 (avoid all travel) travel advisories due to the outbreak of coronavirus (COVID-19) in a number of countries. An advisory is also in place for Canadians to avoid all cruise ship travel.

Whether or not your group coverage policy contains an exclusion relating to illness arising from a situation for which a travel advisory has been issued, the policies do indicate that only unexpected illnesses are covered.

As coronavirus (COVID-19) has been declared a pandemic by the World Health Organization, we are now recognizing it as a known issue. As a result, if a Level 3 or Level 4 travel advisory has been issued for a country, region (including cruise ships) or city before a member departs for that destination, they will not be covered for any claims related to coronavirus (COVID-19).

However, if a member travels to a destination without a Level 3 or 4 advisory at the time of departure and incurs any claims arising from coronavirus (COVID-19), those claims will be eligible for coverage.

In the event a member is quarantined while abroad, and they have reached the end of their travel limit duration, we will extend coverage for an additional 72 hours following the end of the quarantine to ensure they have coverage in place during their return. This extension excludes self-quarantine.

For employees who have travel scheduled in the near future, please encourage them to regularly check the Government of Canada [Travel Advisories](#) to confirm the latest guidance on all of their planned destinations.

We will continue to monitor and provide updates if there are further developments.