FAQ:
COVID-19 AND THE STUDENT HEALTH PLAN

GENERAL INFORMATION

What is the current status of the virus?

For the most up-to-date information on the spread of the virus, see the Government of Canada's outbreak update page.

What are the symptoms of COVID-19 and preventive measures I can take against it?

For information on symptoms and preventive measures, see the resources provided by the Government of Canada.

What coverage does my student Plan provide for preventive measures or treatment of COVID-19 in my province of residence in Canada?

While there are some recommended preventive measures you can take against COVID-19, extended health plans like your student Plan do not currently offer coverage for preventive steps.

Should you contract the virus and require medical care in your province of residence in Canada, in most cases coverage for such expenses would fall under your provincial or other primary health-care plan rather than your student Plan.

What are some other additional recommended sources of information?

- Government of Quebec
- Government of Canada
- World Health Organization
- Global Affairs Canada

You can also contact your institution's Health Services and monitor their social media channels and website for information that applies specifically to your campus.

EXTENDED HEALTH PLAN INFORMATION

Does the Health Plan provide coverage for virtual alternatives to in-person visits to health practitioners?

Your Health Plan insurer regularly accepts claims for virtual visits to the following practitioners, **as long as the category of practitioner is covered by your Plan**:

- Canadian Certified Counsellor (CCC)
- Registered Clinical Counsellor (RCC)
- Guidance Counsellor
- Marriage Counsellor
- Registered Professional Counsellor (RPC)
- Dietitian
- Naturopath
- Nutritionist
- Speech Therapist
- Psychoanalyst
- Psychiatrist
- Psychoeducator
- Psychologist
- Psychotherapist
- Family Therapist
- Social Worker

Virtual visits to the following additional practitioners, **when covered by the Plan**, are also now temporarily being accepted due to the pandemic:

- Chiropractor
- Occupational Therapist
- Homeopath
- Kinesiologist
- Orthopedagogist
- Physiotherapist
- Midwife
- Certified Athletic Therapist
- Rehabilitation Therapist
- Dentist (emergency exams only)

Note that the practitioner must be in Canada in order for the claim to be eligible.

Please verify your Plan benefits at www.aseq.ca to confirm which of the practitioners above are covered.

Does the Health Plan cover fees for COVID-19 testing?

Your extended Health Plan does **not** cover fees for COVID-19 tests, whether taken as a precaution or because they're required by a transportation company or Canadian or foreign government authorities.

TRAVEL PLAN INFORMATION

We understand that Plan members may be facing challenges with limited travel options if they are outside of Canada and looking to return. Unfortunately, staying abroad and not taking available measures to return may impact your ongoing Plan coverage and increase the risk of experiencing difficulties with health-care access or repatriation to Canada in case of a medical emergency.

Covered by the Travel Plan?

Bring your student Plan's Travel Health Passport with you when travelling.

What emergency medical coverage does my Plan provide while I am travelling?

Your travel policy provides coverage for emergency medical benefits; however, it does not provide coverage for travel to destinations for which the Canadian government has issued a travel advisory.

As a result, if a Level 3 (avoid all non-essential travel) or Level 4 (avoid all travel) travel advisory is issued for a country, region (including cruise ships), or city **before you depart** for that destination, you will not be covered for any claims related to COVID-19. If the advisory is issued only after you have departed, you will be covered.

Be sure to review the information in your Plan's travel documentation for details and exclusions and check the Government of Canada's travel advice and advisories.

Are trip cancellation and interruption still covered?

Your policy covers trip cancellation up to a maximum of $1,500 per trip for pre-paid, non-refundable trip expenses due to a sudden, unexpected, and unforeseen illness of you or an immediate family member. You will be covered for trip cancellations due to you (or an immediate family member) having a diagnosed case of COVID-19 (medical documentation is required).

Your policy covers trip interruption and trip delay due to a medical emergency up to a maximum of $5,000 for each trip taken during a benefit year. Trip interruption insurance covers the cost of one-way economy airfare if an attending physician recommends immediately returning home due to your diagnosis of COVID-19. Trip delay insurance covers the one-way economy airfare if you are unable to return on your original scheduled flight due to your diagnosis of COVID-19. You will be covered for any trip interruption and delay claims provided that there were no travel advisories in effect at the time of departure.

Please see your Plan's travel documentation for details and exclusions.

What if I am quarantined while travelling?

Any expenses incurred due to a government-imposed quarantine will only be covered if the trip was booked before a travel advisory was issued.

What should I do if I become ill while travelling?

Contact your travel provider at the number listed on your Travel Health Passport as soon as you develop symptoms.

Does the Travel Plan cover fees for COVID-19 tests required in order to travel?

No, your Travel Plan does **not** cover fees for COVID-19 tests required for travelling.

Please check back often, as we will continue to update this FAQ as the situation evolves.