

## Understanding travel health coverage during the pandemic

Understanding your travel health coverage is vital. This includes knowing if your policy provides coverage for illness related to coronavirus. The following chart provides answers to some frequently asked questions as they relate to Manitoba Blue Cross travel plans. Please note that this is not meant to replace the provisions of your policy.

If you would rather speak to a customer service representative, please contact us at 204.775.0151 or 1.888.596.1032.

	Group travel health plan through my employer	Deluxe Travel Health	Deluxe Travel Health with coronavirus coverage
<b>Where can I find the provisions of my policy?</b>	<a href="https://www.mb.bluecross.ca/mybluecross">https://www.mb.bluecross.ca/mybluecross</a>	<a href="https://www2.mb.bluecross.ca/plans/travel-plans/deluxe-travel-health-plan">https://www2.mb.bluecross.ca/plans/travel-plans/deluxe-travel-health-plan</a>	<a href="https://www2.mb.bluecross.ca/plans/travel-plans/deluxe-travel-health-with-coronavirus-coverage">https://www2.mb.bluecross.ca/plans/travel-plans/deluxe-travel-health-with-coronavirus-coverage</a>
<b>My plan covers sudden, unforeseen, or unexpected illnesses. Does this include coronavirus?</b>	Yes – if services are required on an emergency basis.	Yes – if services are required on an emergency basis.	Yes – if services are required on an emergency basis.
<b>Do I have to be vaccinated to be eligible?</b>	No	Yes – non-essential workers are eligible two weeks after full vaccination.  No – essential workers are eligible regardless of vaccination status.	No
<b>My child is under 5 and not eligible to be vaccinated. Are they eligible for coverage?</b>	Yes	Yes	Yes
<b>Am I covered for coronavirus if my trip is for non-essential travel and the government says “avoid all non-essential travel?”</b>	Yes – if services are required on an emergency basis for sudden, unforeseen, or unexpected illness.	No	Yes – if services are required on an emergency basis for sudden, unforeseen, or unexpected illness.

	<b>Group travel health plan through my employer</b>	<b>Deluxe Travel Health</b>	<b>Deluxe Travel Health with coronavirus coverage</b>
<b>If I am required to take a coronavirus test while travelling, is the cost eligible under my plan?</b>	No – if required by government, airline or country or as a testing/entry requirement.  Yes – if required for the treatment of emergency illness.	No – if required by government, airline or country or as a testing/entry requirement.  Yes – if required for the treatment of emergency illness.	No – if required by government, airline or country or as a testing/entry requirement.  Yes – if required for the treatment of emergency illness.
<b>Am I covered for the cost of hotels and meals if I must quarantine/self-isolate while I am away?</b>	No	No	Yes – when directed by a medical professional due to a positive test result OR by a public health official because you are a close contact.  Coverage is \$150 per day up to a maximum of 14 days.
<b>Will my coverage be automatically extended if I have been advised by a medical professional to quarantine/self-isolate beyond my return date?</b>	Yes – it will be extended for 72 hours from discharge. This does not extend to individuals who choose to quarantine/self-isolate without medical advice.	No – your coverage does not automatically extend. If directed by a medical professional to quarantine/self-isolate, please contact the International Travel Assistance phone number on your ID card.	Yes – it will be extended for the duration of your coronavirus quarantine and up to 72 hours after your quarantine/self-isolation period.
<b>Does my plan cover coronavirus as an illness if I go on a cruise ship outside of Canada?</b>	Yes – it provides hospital, medical and related coverage for sudden, unforeseen or unexpected illnesses (including coronavirus).	Yes – it provides hospital, medical and related coverage for sudden, unforeseen or unexpected illnesses (including coronavirus).	Yes – it provides hospital, medical and related coverage for sudden, unforeseen or unexpected illnesses (including coronavirus).

	<b>Group travel health plan through my employer</b>	<b>Airfare, holiday or tour package cancellation policies</b>
<b>If I purchased cancellation insurance and I cancel my trip because of a level 3 or 4 advisory, is my claim eligible?</b>	N/A	If the level 3 or 4 advisory was in place at the time of purchasing one of these policies, then your claim is not eligible.  If the level 3 or 4 advisory was not in place at the time of purchasing one of these policies, then your claim may be eligible.

