

# Understanding My Coverage



## Update on out-of-country travel insurance

You might be thinking of going on vacation outside of Canada this winter. If so, it's important you understand your out-of-country coverage, and how it applies to COVID-19.

### Travel Advisories

- The [Government of Canada](#) has lifted the travel advisory. The COVID-19 situation can change quickly and without warning. For example, borders can close quickly, and cancellation of flights to certain countries can occur. If this happens, your coverage could expire while you're still abroad, depending on the length of your trip.
- The Government of Canada recently changed its [COVID-19 travel requirements](#):
  - now, fully vaccinated travelers entering Canada no longer have to quarantine when they arrive, and
  - as of **October 30, 2021**, travelers flying from Canadian airports are required to be fully vaccinated.
- However, there are additional border entry rules to Canada and other countries that you need to be aware of. Please stay up-to-date on the rules before travelling to avoid unexpected delays and disruptions.
- While fully vaccinated travelers have significant protection against COVID-19 and variants of concern, this protection is not 100%. There's still a risk that you could contract COVID-19. Please follow Canada's [COVID-19 health guidelines](#) when traveling outside of Canada, regardless of vaccination status. This includes wearing a mask, avoiding crowded places, and maintaining social distance from people outside of your immediate household or close travel group.

### Important reminders

#### Trip Duration Limit:

- If you're leaving Canada, the standard trip duration limit in your contract applies. Check your contract to ensure your trip duration falls within these limits. We won't extend the trip limit even if travel home is restricted.

#### COVID-19 Coverage:

- Our standard contracts don't exclude or limit coverage for epidemics or pandemics. We'll cover COVID-19 medical emergencies the same way we cover other medical emergencies outside of Canada.

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- However, COVID-19 cases and hospitalizations in popular destinations are rising. This could mean restricted access to medical facilities (for any medical emergency). A **medical emergency** is an acute illness or accidental injury that requires immediate, medically necessary treatment prescribed by a doctor.
- We won't cover you if you're required to quarantine unless you require immediate emergency medical treatment. This includes:
  - If you test positive for COVID-19 but are asymptomatic or are experiencing mild symptoms that do not require immediate medical treatment; or
  - If you test negative for COVID-19 but are still required to quarantine.

## Trip cancellations or delays:

- Your plan doesn't cover the cost of:
  - flight cancellations, delays, or other expenses caused by border closures,
  - difficulties meeting Canada's border entry requirements, or other trip disruptions due to COVID-19.

## COVID-19 Tests:

- The Canadian government requires a negative COVID-19 test for all travelers at least 72 hours before arriving to Canada. This is regardless of whether you're vaccinated or not. **Sun Life does not cover the cost of COVID-19 tests under Out-of-Country Travel, Extended Health Coverage, or Personal Spending Accounts.** If you have coverage under a Health Spending Account, only tests prescribed by a doctor, nurse practitioner, or dentist may be submitted.

## If you decide to travel:

- We strongly encourage you to consider getting fully vaccinated prior to travelling. Full vaccination will ensure you will have significant protection against COVID-19. It'll also reduce the risk of serious illness and/or hospitalization while abroad.
- We highly encourage you to purchase additional travel insurance, including trip cancellation and interruption insurance, before leaving.
- Medical resources in some countries handling COVID-19 can be extremely taxed and there may be delays in assistance that are beyond the control of Sun Life and Allianz.

## In the event of an emergency:

- You can call Allianz at **1-800-511-4610**. They are available 24/7 and the number is toll free.

## Questions? We're here to help.

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

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies. 10-21

