

1. TRAVEL COVERAGE

Although the world continues to be challenged by the pandemic, we continue to see increasing signs of recovery, along with a renewed interest in people looking to travel beyond their own borders. Before travelling, you are encouraged to check the [Government of Canada's](#) website for the latest on this developing situation.

1.1 Are my guarantees for International Travel maintained?

Effective January 15, 2021, RSA's group travel insurance now provides emergency medical coverage for COVID-19, although travel advisories may still be in place,

1.2 What If I'm quarantined out-of-country, but I'm nearing the maximum number of days eligible for coverage?

If you are quarantined during your trip, and you cannot return within the period for which you are covered, you must contact your travel insurer before the period expires to request an extension of your coverage. Subject to the terms of your contract, and your Group Benefits insurance policy.

For more information we invite you to contact your travel insurer:

- **Humania : 1-877-875-4130**
- **RSA : 1-866-870-1898**

1.3 What happens if I decide to cancel my trip?

If the Group Travel Insurance policy includes Trip Cancellation and Interruption coverage, and a travel advisory issued by the Canadian government is a covered reason to claim for trip cancellation or trip interruption benefits, that coverage remains in place, and is available for COVID-19 related cancellations if the trip was booked prior to the travel advisories being issued.

In addition, if a new travel advisory is issued while they are travelling, they will not be required to return home, however coverage related to the reason for the new travel advisory will be limited to a period of 10 days following the date the new travel advisory is issued, or the time required to safely get home.

We invite our participants to carefully read their travel insurance policy, to confirm whether they are covered or not, and to contact us if necessary.

2. EMPLOYMENT INSURANCE

2.1 Am I eligible for employment insurance during my quarantine period?

If you are in quarantine you may be entitled to receive EI sickness benefits. But for that, you would need medical proof and have worked the minimum required hours in the past year.

Service Canada is ready to support Canadians affected by COVID-19 and placed in quarantine, with the following support actions:

2.1.1.1 The one-week waiting period for [EI sickness benefits](#) will be waived for new claimants who are quarantined so they can be paid for the first week of their claim.

2.1.1.2 Establishing a new dedicated toll-free phone number to support enquiries related to waiving the EI sickness benefits waiting period.

2.1.1.3 Priority EI application processing for EI sickness claims for clients under quarantine.

You are encouraged to follow the development on the [Government](#) website.

3. TRANSITION FROM CERB TO EMPLOYMENT INSURANCE (EI)

3.1 I received my last CERB payment, should I continue completing reports?

After you receive your last CERB payment, continue completing reports. In most cases, you do not need to apply for EI benefits. We'll automatically review your file and your Record of Employment (ROE), then start a claim for EI regular benefits if you qualify. If you don't qualify, you'll be notified by mail.

You will need to apply for EI after your CERB ends if:

- you have a SIN that starts with a 9
- you're self-employed, or
- you declared that you returned to work full-time on your CERB report

For more information, please visit the [Government](#) website.

3.2 What is the Canada Recovery Benefit (CRB)?

The Canada Recovery Benefit will provide eligible workers with \$500 per week (taxable, tax deducted at source) for up to 26 weeks for those who have stopped working and who are not eligible for EI, or had their employment/self-employment income reduced by at least 50% due to COVID-19. This benefit will be paid in two-week periods.

Learn more about the Canada Recovery Benefit [here](#).

4. MEDICAL EXPENSES

4.1 Will the treatment be covered by my plan if I'm infected with COVID-19?

To date, no treatment has been found for COVID-19. No specific reimbursement is therefore to be expected, but if a treatment was prescribed by a doctor, it would be eligible for medical coverage. We are monitoring the situation and we will keep you informed of any changes.

5. SCREENING

5.1 How can I get tested for COVID-19?

If you are worried you might have the COVID-19, you should call the **1 877 644 4545**. A nurse will evaluate your health situation and direct you to a COVID-19 designated clinic, if necessary.

In all cases, if you incur costs for a screening test, it may be covered by your plan as long as it is prescribed by a physician.

6. CLAIMS PROCESSING

6.1 Will GPM extend the deadline for submitting claims for expenses incurred in 2019?

Given the current situation, GPM is extending the deadline for sending claims related to expenses incurred in 2019 by one year. Therefore, claims will be processed even if submitted after March 31, 2020.

To submit a claim, download the [claim form](#) or use [online services](#).

6.2 If I am Covid-19 positive, will I be able to claim short-term disability?

If you have Covid-19 but cannot work, you must first apply for the Canada Recovery Sickness Benefit (CRSB). Otherwise, if your plan includes the Short-Term Disability benefit, it can supplement your income, subject to the terms and parameters of your Group Benefits PLAN.

For more information, please visit the [Government](#) website.

GPM is closely monitoring any changes that may affect group insurance plans.

* This document will be updated as new information becomes available