

## Group Travel: Frequently Asked Questions

### **Does my group travel plan cover COVID-19 as an illness?**

Group travel plans provide coverage for sudden, unforeseen or unexpected illnesses, including Covid-19. Claims are payable subject to the terms of the plan.

### **Is travel coverage only provided for essential workers, what if I am travelling for pleasure or personal reasons?**

Group travel plans do not define essential versus non-essential travel. Claims will be accepted providing all other terms and conditions are met.

### **If I am required to take a Covid-19 test while travelling, is the cost eligible under my group travel plan?**

Group travel plans provide coverage for reasonable and customary hospital and medical expenses following a sudden, unexpected or unforeseen emergency illness or accident outside of Manitoba. Charges for treatment not required for the immediate relief of acute pain or suffering are not a benefit of the plan. As such, we will only consider a Covid-19 test if a member is experiencing symptoms that require a Covid-19 test on an emergency basis, provided you meet the terms and conditions of the plan.

Covid-19 tests as required by the Canadian government for people flying to Canada or as a testing/entry requirement by any country are not eligible under the plan.

### **Does my group travel plan cover the cost of hotels and meals should I have to quarantine?**


No, group travel plans do not cover the costs associated with quarantine (medically required OR upon arrival).

### **Does Manitoba Blue Cross provide travel insurance that provides more coverage for Covid-19 expenses?**

Yes, Manitoba Blue Cross offers an individual travel product that provides trip interruption coverage for one-way economy airfare, meals and accommodation up to an overall maximum of \$500 to return to Manitoba when a published formal travel warning by the Canadian Government to “Avoid all travel” to the country, region or city of your trip is issued after departure for your trip.

It provides coverage for meals and accommodation during your coronavirus pandemic quarantine when directed by a medical professional to quarantine or self-isolate due to a positive coronavirus test result or if you have been notified by a public health official that there are reasonable grounds to believe that you have been exposed to coronavirus through a close contact. This benefit is \$150 per day for 14 days. Maximum coverage is \$2,100.





It provides coverage for a taxi to and from a coronavirus testing centre up to a maximum benefit payment of \$100.

It excludes all claims relating to a level 4 travel advisory (including coronavirus).

It excludes all claims relating to a level 3 travel advisory, with the exception a coronavirus advisory and so long as you had a negative test result in the 7 days prior to departure or:

- did not have a positive test, receive a coronavirus diagnosis or due to contact tracing were under a quarantine/self-isolating requirement in the 30 days prior to departure, or
- did not have symptoms (that lead to a positive test during travel) or were not exposed to someone with COVID in the 7 days prior to travel.

For more details about this plan, please visit: <https://www2.mb.bluecross.ca/plans/travel-plans/deluxe-travel-health-with-coronavirus-coverage>.