

EHCP – Out-of-Country Coverage Employees and Retirees

The intent of Canada Life out-of-country (OOC) benefits is to provide coverage for unforeseen emergency treatments or sudden illness or injury which could not have been reasonably anticipated, while traveling outside of Canada for business, vacation, or education.

The plan member must be covered by their provincial government healthcare plan.

The types of expenses covered are generally the same as those which would have been covered in full by the provincial health plans, had they been incurred in the province of residence. Or when the expenses are specifically listed as covered when incurred outside of Canada.

Each provincial government provides a basic level of coverage to residents who incur medical expenses outside Canada. Canada Life's Insurance Plans are designed to supplement that coverage. Therefore, they are a secondary payer to the provincial plan.

Frequently Asked Questions:

1. Am I covered for travel while outside of the country?

Yes, as the Out-of-Country coverage is for emergency care.

2. Who do I contact if I have question regarding my coverage?

Please contact Canada Life at 1-800-957-9777 and select the Out-of-Country prompt.

3. If I test positive for Covid-19, would my expenses be paid?

Yes, if you test positive and have symptoms that required you to seek care, the expenses for services and supplies related to the initial treatment of such medical emergency will be eligible.

Quarantine:

Quarantine Expenses such as extended lodging and meals are not covered.

- If you are asymptomatic, you would not have any medical costs associated with your quarantine.
- If you are symptomatic, [running nose, dry cough, fever] you would likely be advised to self-treat and given a number to call should your condition worsen given instructions on where to present and how.
- If you were to experience a medical emergency while you are in quarantine, your medical expenses are eligible provided it is considered sudden/unexpected and no trip limit has been exceeded.

Covid Testing:

Covid testing center fees are not covered.

If you were diagnosed at a Covid testing center – the fee for Covid test would not be covered.

Please be aware of the following:

The Federal Government issued an advisory on March 13, 2020 to avoid non-essential travel. The advisory states:

Avoid Non-Essential Travel.

There are specific safety and security concerns that could put you at risk. You should reconsider your need to travel to the country, territory or region. If you are already in the country, territory or region, you should reconsider whether or not you really need to be there. If not, you should consider leaving while it is still safe to do so. It is up to you to decide what “Non-Essential Travel” means, based on family or business requirements, knowledge of or familiarity with a country, territory or region, and other factors.