

COVID-19 CARRIER COMMUNICATION

Travel and Out of Country

These are challenging times for our businesses, our employees and our families. For all of us at HUB International, our focus during this time, is on the people we serve every day - the thousands of HR professionals working to keep their employees well informed, healthy and safe.

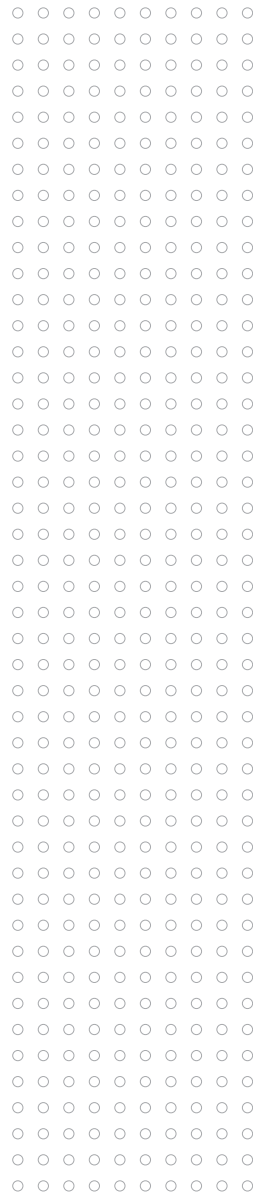
Over the coming weeks, we will be sending you targeted communications like this one, on how your benefit plan is impacted by the quickly evolving COVID-19 health crisis.

EMERGENCY TRAVEL MEDICAL ASSISTANCE

Recently, Health Canada and provisional counterparts elevated restrictions and warnings regarding COVID-19 as it continues to spread across the country and the globe. International travel is in large part, a contributing factor to the spread of the virus and provincial health authorities have issued a travel advisory for non-essential travel domestically and internationally.

In response to that advisory, many of the insurers who provide your employees with emergency health coverage during periods of travel, have clarified their position for claims incurred during the COVID-19 travel advisory. As the insurers are not uniform in their approach to the COVID-19 health crisis, we wanted to be sure you and your employees understand the implications of travelling during the current travel advisory as it applies to emergency medical assistance.



Since these announcements, we have been in contact with all insurers representing Canadian plan sponsors. Some insurers have attempted to alter the insurance element of your travel assistance policy, while others have adapted to our current health crisis to offer support and health coverage when it is most needed. Today, that need is very clear, and you deserve clarity in real time.

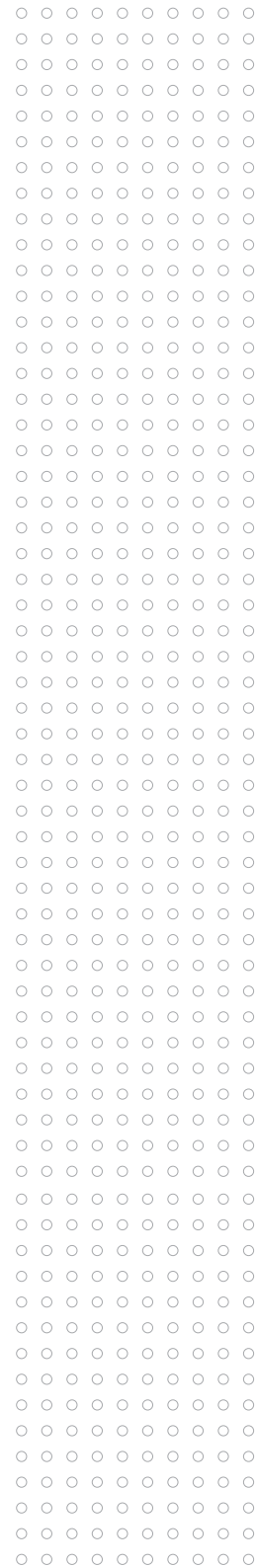


The chart below illustrates the current position insurers are taking, relative to federal and provincial health authorities' advice on travel. These restrictions and clarifications refer only to the Emergency Travel Medical Insurance associated with your group policy and not your general health coverage. *This information is valid as of March 23, 2020. As the situation is constantly changing, please check with your insurer to get the most up-to-date information.*

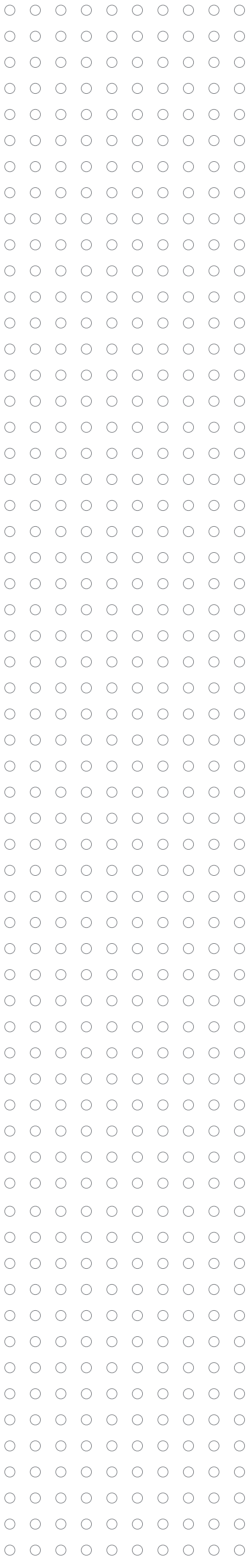
COVID-19 RESPONSE BY INSURER




■ coverage provided ■ some conditions apply ■ some restrictive exclusions please read carefully

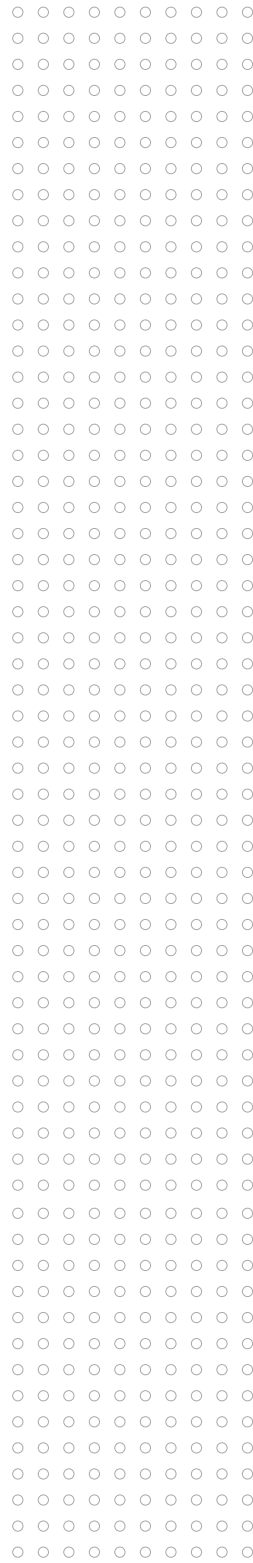
INSURER	RESPONSE	EMERGENCY TRAVEL PROVIDER
	<p>The Government of Canada advises avoiding all non-essential international travel, citing fast-moving border restrictions and quarantines. Claims related to COVID-19 that occurred during travel to a country with travel advisory warnings will be assessed like any other claim under your plan. Since plan coverages vary, every claim will be handled on a case-by-case basis.</p> <p>Your out-of-country coverage covers expenses when you have symptoms from a medical emergency that require you to seek treatment. These include medical evacuation if suitable care isn't available, family assistance, and lodging.</p>	<p>GMA</p>
	<p>For emergency medical expenses to be eligible for coverage, members must meet the definitions in the contract for "emergency" and "emergency services." These definitions have not changed: Sun Life will treat a medical emergency resulting from COVID-19 in the same way as any other medical emergency outside Canada.</p> <p>For members who are currently abroad, not in quarantine and cannot return home:</p> <ul style="list-style-type: none"> ○ They will have their OOC coverage up to their 60 day limit, or if different, the limit defined in their contract ○ After this time, they will not have any OOC coverage through their Sun Life plan 	<p>Allianz</p>






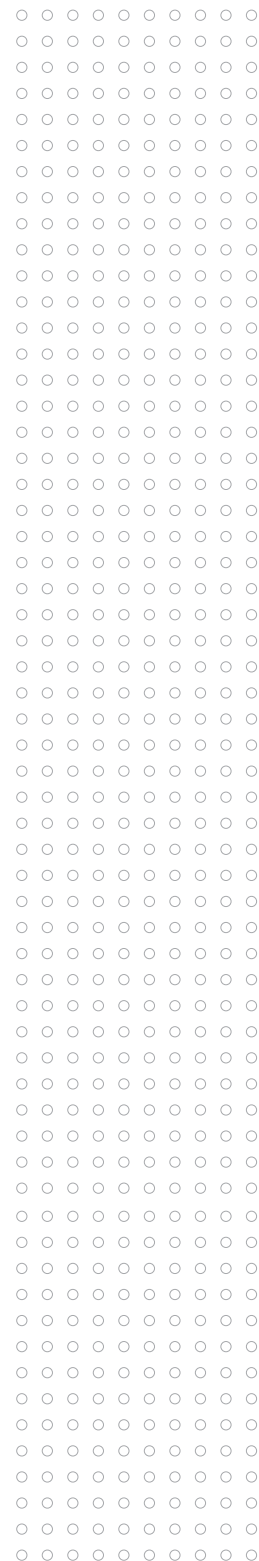
INSURER	RESPONSE	EMERGENCY TRAVEL PROVIDER
	<p>If you travel and contract COVID-19 after you leave home, this is a covered medical emergency. Manulife will check to confirm the condition was not pre-existing, but if not reasonable treatment, hospitalization and quarantine will be covered until you are cleared to return home.</p>	<p>Allianz</p>
	<ul style="list-style-type: none"> ○ Emergency expenses of a medical nature are eligible and may be reimbursed within the terms of the contract. A recommendation by the Government of Canada not to travel to a region or country is not among the exclusions in Industrial Alliance’s contract. ○ Repatriation expenses are not covered for reasons other than a medical emergency. Therefore, although the Government of Canada has issued a recommendation to avoid non-essential travel to certain countries or regions (China, Iran, Northern Italy, etc.), this is not a valid reason to repatriate for a medical emergency. ○ Trip cancellation expenses may be eligible provided that a recommendation from the Government of Canada urging its citizens not to travel to the destination has been issued after you have finalized the arrangements for the covered trip. 	<p>CanAssistance</p>
	<p>Under group travel insurance, if you travel to somewhere with a travel ban in place right now and needs medical assistance (be it related to COVID or not), it would be covered. The only caveat is that PBC apparently has a very small handful of policies that contain exclusion language around travel. If you want to be sure for a specific policy, please contact PBC.</p>	<p>CanAssistance</p>





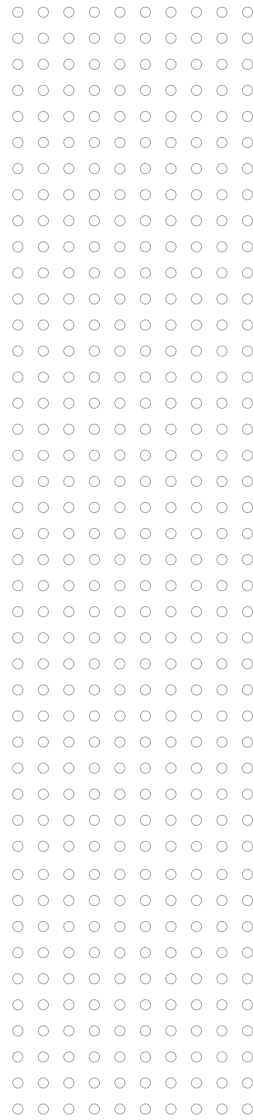
INSURER	RESPONSE	EMERGENCY TRAVEL PROVIDER
	<p>For plans that include travel insurance, all eligible medical expenses including those related to COVID-19 will be covered for trips outside Canada regardless of the departure date. Nonetheless, Desjardins strongly recommends that you follow the latest advice provided in the travel section of the Government of Canada’s website.</p>	<p>Voyage Assistance</p>
	<p>Equitable Life will cover you for all eligible medical expenses, including those related to COVID-19, for trips outside Canada. If you are currently travelling abroad and is experiencing symptoms or is hospitalized with suspicion of the coronavirus, you should contact Travel Assist. In spite of this, we strongly urge your clients to advise their employees not to travel outside of the country at this time. The risk is high and the options for returning to Canada are becoming limited. Further, we urge your clients to advise their employees who are outside the country to return to Canada earlier than scheduled, if possible.</p>	<p>Allianz</p>
	<p>As a travel advisory has been issued for all non-essential travel outside of Canada as of March 13, 2020, and you travel, you would not be covered for the coronavirus but would be covered for any other medical emergencies. At the same time, RBC is going to look at each case individually based on circumstances and if there is a plausible explanation (i.e. date of departure overlaps with date of advisory etc.). RBC will be willing to listen to what has occurred in order to help and try to be pro-active. Always willing to make exceptions where exceptions are appropriate. If you contract COVID-19 while traveling abroad, call Assured Assistance immediately if you have been quarantined at destination. If all is approved, Emergency Medical Coverage will be extended automatically for the full duration of the quarantine and until you can return back to Canada at no extra charge.</p>	<p>Assured Assistance</p>



INSURER	RESPONSE	EMERGENCY TRAVEL PROVIDER
	<p>If there is a travel advisory against the location that's being visited, and you incur medical expenses as a result of the warning, Empire Life will not cover the expenses. If you are placed in quarantine and your Travel Emergency Assistance coverage expires, Empire Life will extend coverage until the quarantine ends. Empire Life has also expanded accommodation / meals / trip delay eligibility rules to reflect a quarantine scenario.</p>	<p>Allianz</p>
	<p>Providing you are not travelling to an area where there is already a travel advisory in place at the time of arrival, you would be eligible for medical costs related to the coronavirus.</p> <p>Please note the following exclusion under RWAM's Out-of-Canada benefit: Expenses incurred as a direct or indirect result and related to the reason for a travel advisory issued by Global Affairs Canada to avoid all travel or avoid non-essential travel to a country, region or city and the advisory was in effect prior to booking or departure.</p>	<p>Allianz</p>
	<p>Where there are no options to return to Canada at this time: If your travel coverage expires while stranded in an area under quarantine (due to the trip day limit or a limited coverage period), and you left Canada prior to applicable Government advisories, GSC will extend the emergency medical coverage until the end of the period of quarantine, including for coronavirus-related claims. If you are stranded beyond the planned return date from your trip in an area under quarantine, GSC will allow reimbursement for meals and accommodations for the additional unplanned days up to the amount included in your benefits plan, assuming you left Canada prior to the applicable advisories being issued.</p>	<p>Allianz</p>



INSURER	RESPONSE	EMERGENCY TRAVEL PROVIDER
 <p>Cont'd</p>	<p>If you left Canada after the applicable advisories were in place: Travel coverage will not be extended and GSC will not cover any emergency travel expenses related to the coronavirus. However, unrelated incidents (e.g. a fall, accident, heart attack) would still be considered, subject to the terms of your plan.</p>	<p>Allianz</p>
	<p>Your travel insurance will not reimburse you for a destination or a cruise for which the Canadian Government issued a travel advisory, even if you are sick from COVID-19, another illness or injured.</p>	<p>CanAssistance</p>



Your HUB advisor is available by phone or email should you require any assistance, or to answer any questions you or your employees have. Our effort to flatten the rate of spread of COVID-19 will continually evolve in coming weeks, and we will be sure to keep you informed on how your benefits could be impacted by those measures.



Visit our **Coronavirus Resource Center** at hubinternational.ca for tips, guides, and resources.