

## UPDATE ON COVID-19 (NOVEL CORONAVIRUS) AND THE NBTF GROUP INSURANCE PLAN

Last updated March 16, 2020

If you are enrolled in the NBTF Health Insurance Plan you and your dependents (if you are enrolled in couple and family) are automatically covered for emergency out-of-province travel insurance. Trip cancellation and trip interruption coverage is not included in your travel insurance plan.

The information on travel insurance on the Johnson Insurance website relates to travel insurance coverage for Johnson's individual travel insurance policies. This information does not apply to the NBTF Group Insurance Plan.

### Frequently Asked Questions

#### **Does my Emergency Out-of-province/Out-of-Canada insurance cover me if I get COVID-19 while travelling?**

When travelling, if you or a covered member of your family have a medical emergency and get sick (with COVID-19 or another illness), your Out-of-province/Out-of-Canada coverage will pay for your emergency medical treatments, subject to the terms of your contract. There are no restrictions/exclusions on where you travel under the Emergency Out-of-province/Out-of-Canada benefit.

#### **Is it safe for me to travel to areas where COVID-19 is being reported?**

Before travelling, you are encouraged to check the Government of Canada's website for the latest on this developing situation and pay close attention to advice provided by experts. On March 14, 2020 the Federal Government issued a travel advisory which you should take note of.

**If a vaccine is developed to protect against COVID-19, will the cost be covered by my plan?**

Researchers are working on a vaccine for COVID-19 but it's too early to predict if it will be needed or how it would be made available to the public. If approved for sale in Canada it would be an eligible expense under your Prescription Drug Insurance Program.

**What happens if I am placed in quarantine by a medical doctor or Public Health official while I am travelling?**

If you or a family member experience a medical emergency and get sick while travelling and are quarantined (example: diagnosed with COVID-19), you would be eligible for coverage under your emergency Out-of-province/Out-of-Canada benefit, subject to the terms of your contract.

**What happens if I am quarantined by a doctor or Public Health official, but I'm nearing the maximum number of days eligible for coverage while out-of-country?**

If you are quarantined but nearing the maximum number of days of eligible coverage, your Emergency Out-of-province/Out-of-Canada coverage will be extended until you are stable, released from quarantine and able to secure safe passage home. This applies as long as you are under quarantine – whether you have been diagnosed or not.

**How do the news reports I've heard about Manulife's travel insurance affect me?**

The stories on the news about Manulife **individual** travel insurance do not affect your Group Benefits insurance policy.

Manulife's Group policies, which are insurance plans provided by employers or organizations, are not part of the individual travel insurance changes announced by Manulife effective March 5. Those changes only apply to Manulife's travel insurance products that are sold to individual customers.

**How do the news reports I've heard about travel insurance provided by Allianz Global Assistance affect me?**

The stories on the news about travel insurance provided by Allianz do not affect your Group Benefits insurance policy.

Manulife's Group policies, which are insurance plans provided by employers or organizations, are not part of the changes announced by Allianz, which took effect on March 11.



### **Johnson Office Closure**

To minimize to potential spread of this virus, Johnson's claims reimbursement office in Fredericton will be closed to the general public starting March 17, 2020. Staff will continue to reimburse all electronic claims. To learn how to submit a claim online visit [www.johnson.ca](http://www.johnson.ca), scroll to the bottom of the homepage and click on "Log in to Group Benefits".

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