



Out-of-Canada Emergency Medical Coverage

March 12, 2020

PLAN MEMBER COMMUNICATION – Regarding Travel Insurance

Important Notice for Plan Members regarding Out-of-Canada emergency medical coverage and the outbreak of the novel coronavirus (COVID-19).

RWAM, and our travel insurance provider Allianz Global Assistance, would like to share responses to inquiries that we have been receiving regarding the impact of the coronavirus to RWAM's Out-of-Canada emergency medical benefit.

Where can I access the latest travel updates regarding the coronavirus?

Before leaving on your trip, we recommend you review the [travel guidance from the Public Health Agency of Canada](#). In addition to providing health and safety information for specific countries, this website also includes the link to the Travel Advice and Advisories issued by the Canadian government.

If I decide to travel to an area after a travel advisory has been issued by the Government of Canada to avoid all travel or to avoid non-essential travel, what impact will this have to my coverage?

Any medical claims related to the condition for which the advisory was issued will not be eligible. Also, extensions to travel coverage beyond the maximum number of days will not be considered if you are stranded in a location due to quarantine.

I am planning on going on a cruise soon. Will my coverage be in place?

Effective March 9, 2020, the Canadian government has issued a travel advisory to **avoid all cruise ship travel due to COVID-19** so you will not be covered for any claims related to the coronavirus, if this advisory is still in place when you leave on your trip.

If I experience coronavirus symptoms ahead of upcoming travel, will I be covered?

Since the intent of RWAM's Out-of-Canada emergency medical benefit is to provide coverage for sudden and unforeseen medical emergencies experienced while travelling, you may not be covered if symptoms began before your departure as there would be a reasonable expectation that medical treatment may be required while travelling.

What should I do if I begin to experience coronavirus symptoms during my trip?

Call the emergency assistance number on the back of your RWAM OneCard. This number will put you in touch directly with Allianz and they will confirm your coverage and direct you to the nearest treating medical facility.

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

If you are quarantined but nearing the maximum number of days of eligible coverage, at the present time Allianz has agreed to extend the Emergency Out-of-Province/Out-of-Canada coverage 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. *

* Due to the evolving nature of the COVID-19 pandemic, this extension is subject to change.

Please note the above information is subject to frequent change(s) as the Coronavirus issue continues to evolve. Please check the Travel section of RWAM's website www.rwam.com/Travel-Coverage/ for further updates.