

GSC UPDATE

March 23, 2020

Since my last communication, the change in the environment around us continues at an incredible pace. I committed then to providing regular updates to you on matters that may impact the health benefits experience.

In that spirit, this communication will focus primarily on an issue of current concern for many Canadians – plan member access to travel insurance during the COVID-19 crisis. Prime Minister Trudeau has asked travelling Canadians to come home, yet we have all read stories about many who are struggling to do so for reasons outside their control; as a result, the Prime Minister conceded on Saturday that some Canadians will, in fact, likely not make it home during this crisis. In addition, many employers are suspending business travel to help stop the spread of the virus, yet some Canadians who deliver essential services have no choice but to still travel.

At Green Shield Canada (GSC) we believe it is our responsibility to do our best to provide support in these situations, so we want to outline the exceptions we will now adopt for managing travel insurance during this event, with the intent of bringing peace of mind to the affected Canadians we cover. These exceptions will apply to both our group and individual plans:

- A plan member's travel day limit will be extended **indefinitely** (meaning their insurance will continue in-force) if they travelled **before** the advisory was issued on March 13, they are now being quarantined, and their travel coverage would expire while they are away. Previously, only hospitalization of a plan member would allow such an extension.
- A plan member's travel day limit will be extended **indefinitely** if they travelled **before** the advisory was issued on March 13, they cannot get transportation home, and their travel coverage would expire while they are away. Previously, only hospitalization of a plan member would allow such an extension.
- If a plan member left **before or after** the advisory was issued, and they are crossing the border for work purposes deemed "essential" travel (e.g., truck drivers, airline workers, and health professionals), they can use their travel coverage for any unforeseen medical emergency, **including treatment required for the coronavirus**. All other limitations and exclusions of the travel plan remain in place.

For more details on these and other travel scenarios, I direct you to the [GSC Support Centre](#) which is accessible through our Plan Member Online Services, mobile application GSC on the Go, and our corporate website.

And as one final piece of information – following up on my previous communication of our efforts to move the GSC team from our many offices across Canada to home – we have now fully managed that transition and have a virtual workforce that is as highly committed as always to serving the needs of our plan members, even in this most challenging of times.

Until my next communication, I wish you all safety and good health... the thoughts of our entire team are with you.

Best,

Zahid Salman, President and Chief Executive Officer