



Frequently Asked Questions

Novel Coronavirus (COVID-19) and your McGill Supplemental Health & Travel Coverage with Manulife

1. Does McGill's supplemental health contract with Manulife include coverage for McGill members if they catch COVID-19 while travelling?

COVID-19 is a recognized illness under the McGill supplemental health contract. When travelling, if you or a covered member of your family have a medical emergency and get sick (with COVID-19 or another illness) or injured, your Out-of-Canada coverage will pay for your emergency medical treatments, subject to the terms of our contract. There are no restrictions or exclusions on where you travel under the Emergency Out-of-Canada benefit. That being said, employees travelling outside of Canada could be exposed to COVID-19 related expenses that would not be covered under the group insurance plan, for example, in case of quarantine, if they are asymptomatic or in case of illness of a family member. For details on what's covered, please refer to [McGill's HR Website](#) for further information.

Retirees participating in the McGill Emergency Travel Assistance program are subject to a "medical stability" clause as described on the webpage which you may access using the following link: [Emergency travel assistance/Retirees](#)

2. Should I travel during the COVID-19 pandemic?

Prior to travelling abroad, plan members should be aware that there could be challenges obtaining medical care in some parts of the world. Additionally, travel restrictions and the availability of flights could affect the ability to get back to Canada for further care. It is strongly recommended that you check with the Government of Canada's website for the latest travel restrictions and follow the Government's recommendations. <https://travel.gc.ca/travelling/advisories>

As a result of Global Affairs Canada's global Level 3 advisory to avoid all non-essential travel outside of Canada all University sponsored international and travel within Canada remains suspended until further notice. Please consult the University's COVID webpage for further details and updates.

<https://mcgill.ca/coronavirus/resources/directives-preventing-spread-covid-19-campus>

3. What if I face a medical emergency while abroad, who should I contact?

Members should contact Allianz Global Assistance, Manulife's service provider for out-of-country travel emergencies. Employees can find the 24-hour phone number on the [McGill HR website](#). If you are unable to reach Allianz by phone and are experiencing an urgent medical emergency, you can email Allianz at CaseManagementCA@allianz-assistance.ca. Please use the word "URGENT" in the subject line to reach the Medical Operations team. **This inbox is for urgent and ongoing medical emergencies only.**

The following information must be provided in your email:

- McGill member first and last name
- Contact phone number
- Email address (if possible)
- McGill policy number with Manulife (85210),
- McGill ID number.

4. Health officials have quarantined one of McGill's members while travelling. The member is nearing the maximum number of days eligible for coverage while out-of-country. Will McGill's out-of-country coverage be extended?

No. Coverage will be based on the specific terms of [McGill's policy](#).

5. I am struggling to get home or I am simply not comfortable travelling back to Canada due to fears about the coronavirus. What can I do?

McGill's travel coverage has not changed, and coverage is valid for 90 days that members are abroad. If you are unsure of your coverage options, please contact the McGill HR Service Centre at 514-398-4747, or at hrhr@mcgill.ca.

6. What if my travel coverage has lapsed, and has passed the 90-day limit abroad?

Individual travel coverage can be purchased until you are able to come home. Please refer to [Manulife's website](#) for additional information.