

CORONAVIRUS FAQ

Please note: all travel coverage responses apply to GSC's standard travel benefit.

Where can I access the latest travel updates specific to the coronavirus?

First and foremost, we strongly encourage you to review [the official Government of Canada travel advisories](#), with the March 13 advisory stating to avoid non-essential travel outside of Canada until further notice.

In terms of GSC-specific information, you are in the right place! The Support Centre continues to be the source for our latest clarifications.

The latest official Government of Canada travel advisory says to avoid non-essential travel outside of Canada until further notice. What does this mean for my travel coverage if I still choose to travel?

In light of the latest [Government of Canada advisory](#), GSC will not cover any emergency travel expenses related to the coronavirus (COVID-19), whether incurred on a cruise or any other type of travel.

However, unrelated incidents (e.g. a fall, accident, heart attack) would still be considered, subject to the terms of your plan. This position now applies to all destinations globally. For more details on travelling at this time, please check the latest advisory.

What does it mean for my coverage if I'm already away from home for non-essential travel outside Canada (and left prior to the Government advisory), but the advisory status has changed since I arrived at the destination?

Most importantly, refer to the [Government of Canada travel advisory](#), which includes the recommendation to find out what commercial options are still available to return to Canada and consider returning to Canada earlier than planned if these options are becoming more limited.

Where there are no options to return to Canada at this time: If your travel coverage will expire 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.

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.

What should I do if I experience coronavirus symptoms ahead of upcoming travel?

Keep in mind that, per the [Government of Canada advisory](#), all non-essential travel should be avoided (and that GSC will not cover any emergency travel expenses related to the coronavirus). As with all pre-existing medical conditions, you may not be covered for medical treatment if you experience symptoms prior to travelling. Please refer to your benefit booklet for more details on pre-existing conditions/being "stable" to travel.

What should I do if I experience coronavirus symptoms while travelling?

Keep in mind that, per the [Government of Canada advisory](#), all non-essential travel should be avoided (and that GSC will not cover any emergency travel expenses related to the coronavirus). If you do travel and coronavirus symptoms arise, contact GSC Travel Assistance immediately for support. You can find the phone number on the back of your ID card (as well as on your electronic ID on GSC's mobile app).

If I still decide to travel, is there anything else I should do before I leave?

If you make the choice to travel, we strongly recommend that you register for Global Affairs as another source of timely information.

Can I request an early refill or additional days' supply of my prescription medication as a result of the coronavirus?

GSC's standard guidelines allow medications to be refilled once 80% of the supply has been consumed. Our guidelines also recommend dispensing of a 90-day supply for maintenance medications whenever possible. Combined, these two guidelines ensure that patients have an adequate supply of medication at all times and allow for refills up to 18 days early.

For maintenance medications dispensed as a 30-day supply, we are adjusting the 80% consumption guideline to allow refills up to 14 days early.

For certain medications with variable use, such as inhalers, it can be difficult to measure a consistent day supply. In the event that you require a refill for this type of medication, please ask your pharmacist to review the day supply, and if necessary they can utilize the resources available on providerConnect.ca to assist them with submitting the claim on your behalf.

Officials recommend that patients maintain at least a 14- to 30-day supply of medication on hand but also warn against "stockpiling" as this creates an unnecessary risk of medication shortages.

Does GSC have a Business Continuity Plan in place for emergency situations?

Yes. GSC has rigorous, interrelated Business Continuity, Emergency Management and Infectious Disease (inclusive of pandemic scenarios) programs in place. These programs enable our teams to plan, respond and recover from a wide variety of incidents, and are also designed to review and mitigate risks. We are prepared for this kind of occurrence and will work with you to navigate any questions that you have.

GSC's first priority will always be ensuring service to our customers – and our health emergency programs position us to answer calls and process claims through disruptions like this (though we strongly encourage electronic claims submission via Online Services at this time). In short, we will do our absolute best to make it business as usual.