



Dear Valued Member,

For the first time in our history, the border between the United States and Canada is closed to all but essential traffic. This didn't happen in two world wars, after 9/11 or during the SARS outbreak. We are in unprecedented and uncertain times as the world navigates the impacts of COVID-19. While things change at a rapid pace, our commitment to serving you remains a top priority.

First, we want to assure you that the Trust's finances are sound. Last week we held a special meeting to see how our investments were holding up in the midst of market upheaval. We are pleased to report that our professionally managed, well-diversified investment portfolio is performing as we hoped it would in a market downturn. It is holding its value better than the market at large and remains within our investment target ranges.

We know that recent travel advisories issued by the Government of Canada, and news from other sources, have raised questions from you. You may also know that some insurers have made changes to travel coverage that might put travelers at risk. We want to assure you that we will not follow suit

To bring peace of mind to any members caught outside the country when the travel advisories were issued and borders shut down, we would like to announce the following:

- A plan member's coverage 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.
- A plan member's coverage 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.

For more details on these and other travel scenarios, you can call Green Shield directly at 1-877-266-5494 and they will be pleased to help you. Meanwhile, all other benefit claims are being processed as usual.

Please take special care to protect yourself and your family, and stay safe!

The Trustees and Staff, asrTrust