



March 17, 2020

Important Information regarding out of Country Medical Coverage

Many active and retired PWU members have Out of Country Medical / Travel coverage through a variety of insurance providers. We have been made aware that RSA, the provider for OPG and Bruce Power, has indicated the following on their website:

<https://www.rsagroup.ca/covid19>

Coronavirus (COVID-19) has been top-of-mind for Canadians as it has spread globally. The Canadian Government has issued several travel advisories and warnings as the number of cases continue to rise around the world. On March 11, 2020, the World Health Organization declared Coronavirus as a global pandemic. On March 13, 2020, the Government of Canada announced a formal travel advisory limiting all non-essential travel outside of Canada.

For Out of Country Medical Insurance, a travel advisory of “Avoid all travel” or “Avoid non-essential travel” will impact insurance coverage.

Out of country emergency medical coverage is not available if a formal travel advisory is issued before your departure;

Customers who book future travel to a location which is currently under a relevant travel advisory (including cruises) will not have medical coverage in these locations if the advisory is still in effect at the time of travel;

If a travel advisory is issued after departure, medical coverage for that location is limited to a period of 10 days from the date of the travel advisory or formal notice was issued, or to a period that is reasonably necessary for you to safely evacuate the country, region or area.

Because of the advisory to “Avoid all cruise ship travel,” beginning March 9, 2020, customers who depart on a cruise after this date will not have out of country medical coverage.

This has caused a great deal of angst and confusion for many people with RSA coverage. However, this language refers to a generic policy and does NOT reflect the provisions of the OPG / Bruce Power policies. These policies do not include the “exclusion” clause regarding travel advisories and therefore the 10-day rule does not apply.

While the more beneficial RSA coverage for our members is a good thing, there may be other compelling reasons for people to either remain home or return home and we strongly recommend that members follow government directives regarding returning to Canada. The current status on travel advisories is available at:

<https://www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection/latest-travel-health-advice.html>

We also strongly advise members who have coverage with other providers and are currently travelling or planning a trip to check with their insurance providers on the details of their specific plans.

Peter Kelly
President
Retired Workers' Chapter