

## FAQs for Air Canada

Changes to the Emergency Medical Policy with Added COVID-19 Medical Insurance Coverage  
and All-Inclusive Policy with Added COVID-19 Medical Insurance Coverage

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**UPDATE**

**Effective MAY 28, 2021**

**UPDATE**

**THESE CHANGES ARE ONLY APPLICABLE ON POLICIES PURCHASED ON OR AFTER MAY 28, 2021**

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The Emergency Medical Policy with Added COVID-19 Medical Insurance Coverage and the All-Inclusive Policy with Added COVID-19 Medical Insurance Coverage (COVID-19 Plans) are designed to help cover eligible medical expenses if you test positive for COVID-19 in your destination.

If your original trip booking is 31 days or more, it also includes coverage under 'When COVID-19 Causes a Trip Interruption' for hotel and meal expenses, and for a return flight, if you are required by a medical professional, to quarantine or self-isolate due to a positive COVID-19 test result or contact tracing.

### Important Note

- Our top priority remains the health and safety of our customers, employees, partners, and communities. As the largest travel insurance provider in Canada, Manulife understands that some Canadians may have family, business, and other important reasons for travelling. Today, more than ever before, travellers need specialized coverage that helps protect them in the event they fall ill due to COVID-19.
- We strongly encourage you to adhere to the recommendations of the Government of Canada and medical professionals around the world during this time. For those who decide to travel, Manulife supports the health and safety of Canadians by offering specialized travel insurance for COVID-19.

### **The Manufacturers Life Insurance Company (Manulife)**

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#### **1. What are the changes that take effect on the Emergency Medical Policy with Added COVID-19 Medical Insurance Coverage and the All-Inclusive Policy with Added COVID-19 Medical Insurance Coverage that are purchased on or after MAY 28, 2021?**

##### **A. Updates to Emergency Medical Coverage**

- i. Increased emergency medical coverage for COVID-19 and related complications from \$1M to \$5M for individuals that have received their vaccine as per the requirements outlined by the COVID-19 Plans.

**Vaccine** means a full course of immunization for COVID-19 that is authorized by Health Canada. It must be taken according to the manufacturer's recommendation before your effective date. You must also wait the applicable period of time for it to become fully effective based on the manufacturer's recommendation, or as dictated by the applicable health authority, before your departure date.

- ii. Update regarding cruise travel
  - o Cruise travel will be excluded from coverage while the Level 4 "Avoid All Cruise Line Travel" advisory is in place.
  - o If your client is fully vaccinated, coverage for COVID-19 will be available on a cruise when the Level 4 "Avoid All Cruise Line Travel" advisory is removed
  - o Please see the chart on next page for more information

**B. Updates under the section 'When COVID-19 Causes a Trip Interruption'**

- i. Removal of the \$500 'Avoid All Travel' advisory benefit
  - o There will no longer be a benefit to cover \$500 towards a flight purchase if the Government of Canada increases the travel advisory to a Level 4 'Avoid All Travel' while a client is outside of Canada
- ii. Quarantine benefits are only available when:
  - o Clients that have an original trip booking that is 31 days or more in duration
  - o The COVID-19 Plans are purchased before the departure date for the full duration of the trip booking which must be at least 31 days in duration

**2. What are the coverage amounts under the Emergency Medical Policy with Added COVID-19 Medical Insurance and the All-Inclusive Policy with Added COVID-19 Medical Insurance for policy purchases made on or after MAY 28, 2021?**

EMERGENCY MEDICAL INSURANCE BENEFITS	LIMIT
Emergency Medical	<p>Up to a combined maximum of \$5M CDN on a land or cruise vacation:</p> <ul style="list-style-type: none"> <li>• for covered expenses unrelated to COVID-19</li> <li>• for covered expenses related to COVID-19 if your client has been fully vaccinated</li> </ul> <p>Up to \$1M CDN on a land vacation:</p> <ul style="list-style-type: none"> <li>• for covered expenses related to COVID-19 if your client has not been fully vaccinated</li> </ul> <p>No COVID-19 coverage on a cruise vacation if your client is not fully vaccinated</p>
<p>Dental:</p> <ul style="list-style-type: none"> <li>- Pain relief in destination</li> <li>- Accidental blow to mouth during trip</li> <li>- Treatment at home within 90 days of blow to mouth</li> </ul>	<p>Up to \$300 CDN per insured</p> <p>Up to \$2,000 CDN per insured</p> <p>Up to \$1,000 CDN per insured</p>
Paramedical (chiropractor, physiotherapist, etc.)	Up to \$300 CDN by profession per insured
<p>Quarantine expenses after a COVID-19 positive test result, denied entry or contact tracing in destination</p> <p><b>Original Trip and Policy duration must be 31 days or more to qualify for this benefit</b></p>	<p>Up to \$150 CDN/day to a maximum of \$2,100 CDN per person, or \$300 CDN /day up to \$4,200 CDN per family</p> <p>(Maximum duration of 14 days)</p>
<p>Expenses to return home if quarantined or self-isolated beyond original return date.</p> <p><b>Original Trip and Policy duration must be 31 days or more to qualify for this benefit</b></p>	Up to \$500 CDN for the cost of a one-way economy class airfare to return home
Repatriation due to death	Up to policy limits as outlined in the policy

- 3. Will quarantine benefits under the section 'When COVID-19 Causes a Trip Interruption' apply if a client has booked a trip and booked a COVID-19 Plan on or after MAY 28, 2021 for 10 days, and while in destination extends the trip and policy to a duration of 31 days or longer?**
- No, the original trip booking, and policy duration must have been at least 31 days for quarantine benefits to apply
- 4. Can a client that is in destination extend a COVID-19 Plan that was issued before MAY 28, 2021?**
- Yes, a client can extend their COVID-19 Plan according to the rules surrounding extensions that are outlined in the policy. If the original policy was sold prior to MAY 28, 2021, the extension will be a continuation of the original policy.
- 5. Will the new policy coverage apply to the COVID-19 Plans that were purchased before MAY 28, 2021?**
- No, the new coverage is only applicable to policies purchased on or after MAY 28, 2021

**All dollar amounts are expressed in Canadian dollars.**

Insurance is underwritten by The Manufacturers Life Insurance Company (Manulife).

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