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benefit.

January 21, 2022

As the COVID-19 pandemic continues to evolve, we will do everything we can to provide the most up-to-date information and links to our clients and our community.

Available on our COVID-19 page are resource guides containing useful information for employers and their employees. If you have questions, please see the attached FAQ page, email us at info@johnstongroup.ca, or call our Customer Service line at 1-800-893-7587.

The [Government of Canada](#) and [Johns Hopkins Center for Health Security](#) provide reliable and updated information on their COVID-19 outbreak page. For additional health information about COVID-19, including questions about individual symptoms, refer to your [Provincial and Territorial Health Care Web Resources](#), or contact your health care provider or provincial health authority.

We are actively monitoring the situation through government websites, World Health Organization, The Canadian Life and Health Insurance Association and through constant communication with our insuring partners.

We are all in this together and we are committed to updating and supporting you in an efficient and timely manner, as developments occur.

COVID-19 – Frequently Asked Questions

Updated and new information indicated with red date

November 19, 2021 | Do I have out-of-country coverage if I contract COVID-19 while travelling?

If you depart your home province prior to the Advisory going into effect for the area you are travelling to, you will be eligible for all Out-of-Province/Country Emergency Medical Benefits. Please refer to your benefit booklet for all details regarding coverage.

Any medical expenses incurred while traveling, related or unrelated to COVID-19, are covered up to the set dollar maximum and trip limit EXCEPT for travel to countries where The Government of Canada Travel Advisory is a Level 4 (Avoid all travel). Members traveling to countries with such a Travel Advisory will have NO travel coverage.

The only exemptions to coverage are the costs associated with COVID-19 tests and/or the costs associated with quarantining UNLESS the covered member was hospitalized with a COVID-19 diagnosis and the imposed quarantine was a result of that medical emergency.

For the most current travel advisories, please visit the Government of Canada website:

<https://travel.gc.ca/travelling/advisories>

November 19, 2021 | I have booked a cruise; do I have any coverage if I contract COVID-19 or am quarantined on the ship?

Insured members are covered under their plan should they choose to travel by cruise, with the same restrictions as those traveling out of country by ground or air.

Do I have any trip cancellation?

Only if your plan includes coverage for this. If not, additional cancellation insurance would have had to be purchased.

Do I have disability coverage if I contract COVID-19?

Please contact the life and disability department at 1-800-893-3365 for assistance.

In case I become quarantined can I buy more than a 30/90 day supply?

You may still purchase a three-month supply. Only one month can be put through your drug card at the time of purchase. The remainder must be submitted manually for reimbursement after your trip. You must complete an Employee Reimbursement Form for Drug Claims and submit it with your receipts by email or fax. Please indicate "Vacation Supply" at the top of the claim form and we will forward the claim to Telus Assure for processing. Do not send the claim directly to Telus as they will deny the claim as a duplicate claim. All vacation supply claims must be authorized by the Customer Service Department. Please click on the following link for the claim form.

https://www.chamberplan.ca/uploads/ck/files/CH_telusreimbursement_e.pdf

Given these uncertain times and the possibility of delays in public services, what's the best way to manage my plan and submit claims?

The best to manage your plan is through our online benefits platform, my-benefits.ca. If you haven't created an account, you can do so by clicking "sign-up" and then following the steps. Once you've created an account you can sign up for direct deposit of claims payments to receive reimbursement of your claims, as soon as they are processed.

Can employees access paramedical services virtually?

Many paramedical service providers have started offering their services virtually, and we certainly want you to continue having access to these important services. After reviewing provincial guidelines regarding each practitioner, we will accept claims for virtual appointments from several providers, as long as your firm's Extended Health option covers in-person appointments:

- Physiotherapist
- Psychologist
- Social Worker
- Speech Therapist
- Dietician
- Naturopath
- Optometrist

For virtual paramedical services and other claims during this time, using **my-benefits**[®] is the fastest, most efficient way to have your claims processed and directly deposited into your bank account. If you haven't already, we encourage you to sign up at www.my-benefits.ca. You can also download the my-benefits app for your phone and tablet and experience a better way to access your benefits plan.