



Travel during COVID-19: Changes to GMS out of country emergency medical coverage

Over the past few months, the COVID-19 pandemic has highlighted the health risks associated with travel. At GMS, we're committed to helping clients stay safe and healthy – even as the pandemic continues to unfold.

We fully support the Canadian Government's advisory against non-essential international travel as a safety precaution to limit the effects of the pandemic.

However, we recognize some Canadians have personal, business, or other reasons that require them to travel out of the country. We want clients to have the protection they need so we're making changes to the travel advisory exclusion for emergency medical coverage.

This will affect clients with a Personal Health, Replacement Health, Group Advantage or **Custom/Association Group plan** with an annual travel benefit. This will also affect clients who purchased a TravelStar Multi-Trip Annual or Single Trip Emergency Medical Plan, or a StudentPlan prior to March 13th.

We're still not selling new TravelStar Travel Plans, but stay tuned for more on that in the coming weeks.

Effective November 12, 2020

- **We're updating our Travel Advisory exclusion with an exception allowing emergency medical coverage to be provided in countries where the only travel advisory is to "Avoid non-essential travel" due to COVID-19.**
- **We're providing coverage for medical expenses related to a positive diagnosis of COVID-19 up to \$500,000 of your client's travel emergency medical maximum.**

Important Reminders

Member should be sure to check [Government of Canada travel advisories](#) before you leave on your trip up to and including the time you leave as they are changing regularly.

If there is an **"Avoid all travel"** advisory in place for your destination for any reason,

- there is no coverage. **For example, because there is an "Avoid all travel" advisory in place for cruise ships, there is no emergency medical coverage.**

Also be aware of the "Regional Travel Advisories"

If your destination has an **"Avoid non-essential travel"** advisory for any reason other than COVID-19, there is no coverage. **For example, Pakistan and Nigeria**

- **currently have "Avoid non-essential travel" advisories for reasons not related to COVID-19, so there is no emergency medical coverage.**

It's also important to remember and review the [stability](#) and exclusions in your policy. **If you have been diagnosed with COVID-19 in your stability period you will not be covered for any Covid related claims.** If you are experiencing COVID-19 symptoms before your departure, you should understand that **will** impact your coverage.

Stability:

For *insured person* under the age of seventy-five (75) *GMS* does not cover any expenses resulting from *medical condition(s)* which have not been *stable* for one hundred and eighty (180) days immediately prior to the *insured person's departure date* including:

- a. *medical condition(s)* for which the *insured person* received *medical treatment* or *medical consultation*; and/or
- b. undiagnosed *medical condition(s)* related to symptoms for which the *insured person* received *medical treatment* or *medical consultation*.

For *insured person* over the age of seventy-five (75) *GMS* does not cover any expenses resulting from *medical condition(s)* which have not been *stable* for three hundred and sixty-five (365) days immediately prior to the *insured person's departure date* including:

- a. *medical condition(s)* for which the *insured person* received *medical treatment* or *medical consultation*; and/or
- b. undiagnosed *medical condition(s)* related to symptoms for which the *insured person* received *medical treatment* or *medical consultation*.

You must be *stable* based on the definition of *stable* in this *policy*, regardless of the opinion of the *insured person's physician* or any other person who may provide an opinion on *the insured person's medical condition(s)*.