

**FACULTY OF EDUCATION**  
**FACULTY MEMBERS - TRAVEL PROTOCOLS DURING COVID-19**

Please find the travel protocol and required forms noted below as provided by the Provost's Office.

**A) Conferences and other off-campus activities** - All travel related to conferences should be pre-approved through the Dean's office.

*The form in the link below is to be completed by those who wish to engage in off-campus activities. Any Faculty Members planning to travel for work related to their role as university employee MUST fill the Travel Safety Plan form below, have it approved first by Health and Safety and then forward the same to the Dean's Office. Please ensure that the Dean's office has copies of all relevant travel plans*

[https://www.uwindsor.ca/returntocampus/sites/uwindsor.ca.returntocampus/files/travel\\_safety\\_plan.pdf](https://www.uwindsor.ca/returntocampus/sites/uwindsor.ca.returntocampus/files/travel_safety_plan.pdf)

**Additional Resources:**

- [Travel Advice and Advisories - Travel.gc.ca](https://travel.gc.ca)
- <https://travel.gc.ca/travel-covid/travel-restrictions/entering-canada-checklist>
- In addition, Human Resources has provided all the communications that have been issued by Green Shield to date (see attached). Green Shield also has a COVID site on their website which we have encouraged employees/faculty to sign up for, and access whenever they have questions.
- [Support Centre \(greenshield.ca\)](https://www.greenshield.ca)

**B) Research related travel involving in-person human participant-based research activities, or field work research activities continues** to be approved through Appendix G of the Resumption of Research Framework.

[https://www.uwindsor.ca/vp-research/sites/uwindsor.ca.vp-research/files/update\\_of\\_resumption\\_of\\_research\\_framework\\_july\\_12\\_2021.pdf](https://www.uwindsor.ca/vp-research/sites/uwindsor.ca.vp-research/files/update_of_resumption_of_research_framework_july_12_2021.pdf)

## Coronavirus (COVID-19) FAQ

### CORONAVIRUS (COVID-19) FAQ, INCLUDING LATEST TRAVEL UPDATES

*Last Updated: July 29, 2021*

#### Please note:

- Latest travel information includes quarantine benefits for Fully Vaccinated Travellers
- Information may change at any time – we encourage you to check back regularly.

## TRAVEL

**Please note:** All travel coverage responses apply to GSC's standard travel benefit. (For example, they do not apply to the SureAway travel plan which is a stand-alone, single-trip travel product that is purchased separately and is not part of a health benefits plan.)

#### Where can I access the latest travel updates specific to COVID-19?

First and foremost, we strongly encourage you to review the [official Government of Canada travel advisories](#), with the March 13, 2020 advisory stating to avoid non-essential travel outside of Canada until further notice. However, if you do decide to travel, it's important to understand your travel coverage and what's expected of you.

Review the information published by the Travel Health Insurance Association (THiA) of Canada, including the [Golden Rules of Travel Health Insurance](#) and other resources in their:

- [Consumer section](#)
- [COVID-19 FAQ](#)

In terms of **GSC-specific travel information**, you are in the right place! The Support Centre continues to be the best source of our most up-to-date information.

#### What are the newest travel requirements announced by the Government of Canada?

Several announcements have been made this year including certain exemptions for eligible fully vaccinated travellers which came into effect in July 2021. The rules can change quickly so it is important to review the Government of Canada information when planning to travel, prior to departure, during your trip, and before returning home.

You can find information on the latest rules, with details as they are provided, by visiting the Government of Canada's [COVID-19: Travel, testing, quarantine, and borders](#) information.

**The official Government of Canada travel advisory, in effect since March 13, 2020, continues to say to avoid non-essential travel outside of Canada until further**

**notice. What does this mean for my travel coverage if I still choose to travel for non-essential/leisure purposes?**

While we continue to view the Government advisory as the primary guideline, we understand that plan members will make their own choices around travelling. In these situations, we firmly believe that providing peace of mind is the right thing to do. For that reason, your travel plan may include coverage for emergency medical expenses related to COVID-19 for the period of August 15, 2020 through December 31, 2021, up to the existing maximums and limitations within each plan.

This additional coverage is applicable to all destinations globally – regardless of the COVID-19 travel advisory being in place or reason for travel (i.e. leisure, work, school) – and is subject to all other terms, conditions, and limitations of your benefits plan, including the day limit, the requirement that you must be symptom free, in good health, and that all pre-existing conditions must be stable for 90 days prior to departure.

Going a step further, **effective August 1, 2021**, standard GSC travel plans which include the COVID-19 medical coverage described above will also include some Quarantine Benefits for **Fully Vaccinated Travellers** (see below for definition) who are unable to return home as planned due to a positive COVID-19 test pre-departure, resulting in the requirement to quarantine outside of their province of residence. This coverage extension will be in effect until December 31, 2021.

If you are unsure if this applies to your plan, you can:

- Contact the GSC Customer Service Centre
- Speak with your plan sponsor – if applicable

Additionally, we encourage you to review [Government of Canada travel information](#) for the latest updates, including travel advisories for other reasons, in addition to requirements upon your return to Canada.

If you do travel and COVID-19 symptoms arise, contact GSC Travel Assistance immediately for support. You can find the phone number on the back of your ID card (and on your electronic ID on GSC's mobile app). Remember that travel coverage is for emergency treatment that cannot be delayed until you return to your home province.

When travelling for work, prior to seeking medical treatment outside of Canada, the expectation is that the employer be contacted to initiate a claim with Worker's Compensation.

**Note:** *For the purposes of the quarantine benefit, a Fully Vaccinated Traveller is someone who is eligible for and has completed the recommended vaccine treatment considered by the Canadian government (typically two doses) at least two weeks prior to departure. You can visit [travel.gc.ca](https://travel.gc.ca) to determine if you are considered fully vaccinated by the Government of Canada. Travellers who are not able to receive a vaccine in Canada based on age or medical condition will be considered a Fully*

*Vaccinated Traveller for the purpose of this quarantine coverage.*

### **What should I do if I experience COVID-19 symptoms ahead of upcoming travel?**

Keep in mind that, per the [Government of Canada advisory](#), regardless of your health status, all non-essential travel to countries that are the subject of a travel advisory should be avoided. As with all pre-existing medical conditions, you may not be covered for medical treatment if you experience symptoms prior to travelling. Please refer to your benefit booklet for more details on pre-existing conditions/being “stable” to travel.

While all standard GSC travel plans will include coverage for emergency medical expenses and quarantine benefits related to COVID-19 until December 31, 2021, the requirement to be symptom free, in good health, and that all pre-existing conditions must be stable for 90 days prior to departure, means that having COVID-19 symptoms ahead of travel will result in no travel coverage for COVID-19 related expenses.

### **If I still decide to travel, is there anything else I should do before I leave?**

If you make the choice to travel, we strongly recommend that you complete the [Registration of Canadians Abroad](#) with the Government of Canada as another source of timely information.

Refer to the [Government of Canada's “Travel, testing, quarantine, and borders” information](#) to learn more, including requirements for travellers returning to Canada. Travellers are encouraged to [download the ArriveCAN mobile app](#) prior to arrival to reduce wait times and limit contact at the border.

### **If I travel, am I covered for the cost of a required COVID-19 test to return to Canada?**

If you make the choice to travel, the cost of a COVID-19 test to return to Canada is not covered through your GSC travel coverage or through your benefits plan. It would only be covered through a health care spending account or personal spending account – if one is available to you.

Under GSC’s Quarantine Benefit for Fully Vaccinated Travellers, effective August 1, 2021, you may include the cost of the repeat COVID-19 test (for a quarantined traveller when required for returning home) in your claim.

The COVID-19 antibodies test is not covered through your GSC travel coverage or through your benefits plan; but would be covered through a health care spending account or personal spending account – if one is available to you.

### **If I travel, am I covered for the cost of the COVID-19 vaccine if I chose to get one while I’m outside of Canada?**

If you make the choice to travel, the cost of a COVID-19 vaccine is not covered through your GSC travel coverage or through your benefits plan. It would only be covered through a health care spending account or personal spending account – if one is available to you.

**Flights are being cancelled and/or re-scheduled, and I'm worried about quarantine rules and other entry restrictions at my destination and/or when I return to Canada. Will my trip cancellation and interruption insurance cover these types of things?**

It's important to know your policy before booking your travel plans. The situation around the world continues to change rapidly. You need to consider the day limit of your coverage to ensure that you are not away longer than you are covered by your plan. Your coverage will not be extended beyond your plan day limit if you are denied boarding or your flights are cancelled.

Trip cancellation coverage depends on many factors such as:

- When you bought your insurance and whether the trip cancellation/interruption wording excludes trips booked when a travel advisory is in effect,
- Whether your policy excludes claims for trips cancelled or interrupted due to an event or cause that is already known (such as COVID-19, a global event which has been in the news cycle daily for many months), or
- Whether trip cancellation/interruption for COVID-related events is excluded entirely.

**Note:** *Trip cancellation benefits are not included in GSC's standard travel plans. If your GSC travel coverage includes trip cancellation benefits – again, this isn't common, expenses related to cancellations, delays, restrictions, interruptions, quarantines, etc. incurred as a result of the COVID-19 pandemic are not eligible for travel that is booked, or for a trip that is taken while there is a Government travel advisory in effect.*

**My travel supplier cancelled my trip due to COVID-19 and I have been issued a travel credit or voucher for future travel. Can I claim a refund under my trip cancellation benefit?**

If you file a claim for a trip that was cancelled due to COVID-19, and you have the trip cancellation benefit as part of your GSC travel coverage, your claim will only be eligible for pre-paid travel expenses that are non-refundable or non-transferable. A credit or voucher for future travel is deemed a refund, and some credits or vouchers are valid for one or two years and some do not expire. You must be at a loss to have a claim considered under the trip cancellation benefit, and you must provide proof that you have surrendered or forfeited your rights to a travel credit or voucher if one was made available to you.

**Note:** *Trip cancellation benefits are not included in GSC's standard travel plans. If your GSC travel coverage includes trip cancellation benefits – again, this isn't common, your claim will only be considered when no compensation is provided via refund, credit, voucher, etc. If you have been issued a credit, voucher, or other compensation, that portion of your expenses is not eligible.*

## **GSC Update: The latest info on the coronavirus and travel implications**

With the ongoing global impact of the coronavirus (COVID-19), Green Shield Canada (GSC) is actively assessing the situation – in collaboration with our travel partner, Allianz Global Assistance (GSC Travel Assistance) – and we are taking this opportunity to share responses to the questions we are hearing most often.

### **Where can I access the latest travel updates specific to the coronavirus?**

First and foremost, we strongly encourage you to review the [travel guidance from the Public Health Agency of Canada](#).

In terms of GSC-specific information, the latest updates can be found via the [GSC Support Centre](#). While we will provide further email communications in the event of significant developments, we recommend getting familiar with our Support Centre for the very latest clarifications.

### **What does it mean for my coverage if I travel to an area which is not under a travel advisory at the time of departure and then the status changes while I'm at the destination?**

If your travel coverage will expire while stranded in an area under quarantine (due to the trip day limit or a limited coverage period), GSC will extend the emergency medical coverage until the end of the period of quarantine.

If you are stranded beyond the planned return date from your trip in an area under quarantine, GSC will allow reimbursement for meals and accommodations for the additional unplanned days up to the amount included in your benefits plan.

### **What does it mean for my coverage if I travel to an area after a travel advisory has been issued by the Government of Canada?**

Any medical claims related to condition(s) for which the advisory was issued will not be eligible.

Extensions to travel coverage beyond the maximum number of days will not be considered if you are stranded in a location due to quarantine.

### **What should I do if I experience coronavirus symptoms ahead of upcoming travel?**

As with all pre-existing medical conditions, you may not be covered for medical treatment if you experience symptoms prior to travelling. Please refer to your benefit booklet for more details on pre-existing conditions/being "stable" to travel.

### **What should I do if I experience coronavirus symptoms while travelling?**

Contact GSC Travel Assistance as soon as the symptoms arise. You can find the phone number on the back of your ID card (as well as on your electronic ID on GSC's mobile app).

### **Is there anything else I should do before travelling?**

If you are travelling outside of Canada, we strongly recommend that you register for Global Affairs as another source of timely information.

**Can I request an early refill or additional days' supply of my prescription medication as a result of the coronavirus?**

No. All policies and guidelines will remain unchanged at this time. Your medication can be refilled once you are 80 per cent of the way through your days' supply. Prescriptions filled early, or in excess of the allowed quantity, will not be reimbursed through your benefits plan. Rest assured that we are monitoring the situation on a daily basis and will communicate updates as needed.

**Does GSC have a Business Continuity Plan in place for emergency situations?**

Yes. GSC has rigorous, interrelated Business Continuity, Emergency Management and Infectious Disease (inclusive of pandemic scenarios) programs in place. These programs enable our teams to plan, respond and recover from a wide variety of incidents, and are also designed to review and mitigate risks. They focus on ensuring the security and protection of our people, facilities and critical business functions as well as maintaining continuity of operations for our plan sponsors.

GSC's policies and plans are developed to meet or exceed the requirements of international standards and industry best practices.



## **GS Quarantine coverage for fully vaccinated travellers who test positive for COVID-19**

### **If I am a fully vaccinated traveller, what do I need to know about quarantine benefits if I test positive for COVID-19?**

As travel gradually inches its way back onto the horizon, we continue to view the Government of Canada advisory as the primary guideline, though we understand that you will make your own choices around travelling. In these situations, we firmly believe that providing you with peace of mind is the right thing to do. For that reason, we announced in April that all **standard GSC travel plans** had been updated to include coverage for emergency medical expenses related to COVID-19 through December 31, 2021, up to the existing maximums and limitations within each plan.

**An additional enhancement:** To align with the coverage for medical treatment mentioned above, and in light of the ongoing vaccine rollout, **we are extending some of the other benefits of our standard travel plans from August 1, 2021 to December 31, 2021 to cover expenses incurred by Fully Vaccinated Travellers** (full definition is noted below) who test positive for COVID-19 while travelling and are required to quarantine outside of their province of residence.

The following benefits, already included in our standard travel plans, will now be accessible during a quarantine period if you are a covered Fully Vaccinated Traveller and test positive for COVID-19 during your trip, causing a delay in returning home:

- Meal and accommodation expenses of up to \$150/day (to a maximum of \$1,500) where quarantine is required outside of Canada (or within Canada and outside of a plan member's province of residence) when you cannot board your pre-arranged transportation home;
- Medical expenses incurred during the quarantine period including extension of prescription medications and follow up COVID-19 tests;
- Additional expenses incurred for one-way economy fare to return home after you have completed your quarantine and are cleared for travel; and
- Emergency medical expenses and the above quarantine expenses will continue to be eligible for up to 14 days in the event that the quarantine period causes you to be away from your province of residence beyond the maximum number of days per trip covered by your plan.

In order to be eligible for this coverage, you must contact GSC Travel Assistance at the beginning of your quarantine period after receiving a positive COVID-19 test. To be considered for payment, all claims must include the following:

- Evidence of being a Fully Vaccinated Traveller
  - Government-issued proof of vaccination document for those eligible to be vaccinated in Canada; or
  - Medical evidence indicating that you have a condition to which COVID-19 vaccine is contraindicated;

- Proof of positive COVID-19 test at destination;
- Trip itinerary for all covered travellers identifying destination, departure date, and planned return date; and
- Paid receipts for all eligible expenses.

If you are unsure if this applies to your plan, you can:

- Contact the GSC Customer Service Centre
- Speak with your plan sponsor – if applicable

**Note:** *For the purposes of the quarantine benefit, a Fully Vaccinated Traveller is someone who is eligible for and has completed the recommended vaccine treatment considered by the Canadian government (typically two doses) at least two weeks prior to departure. You can visit [travel.gc.ca](https://travel.gc.ca) to determine if you are considered fully vaccinated by the Government of Canada. Travellers who are not able to receive a vaccine in Canada based on age or medical condition will be considered a Fully Vaccinated Traveller for the purpose of this quarantine coverage.*

# GSC TRAVEL COVERAGE

## WHAT YOU NEED TO KNOW

As the COVID-19 pandemic continues, travel coverage remains a hot topic in our industry. While GSC continues to view the Government of Canada advisory as the primary travel guideline, we understand that our plan members will make their own choices around travelling and, in these situations, we firmly believe that providing you with peace of mind is the right thing to do.

For that reason, we made a significant update to **all standard GSC travel plans** (as of August 15, 2020) to include coverage for emergency medical expenses related to COVID-19 through to June 30, 2021, up to the existing maximums and limitations of your plan.

This additional coverage applies to all destinations globally – regardless of the COVID-19 travel advisory being in place or reason for travel (i.e. leisure, work, school) – and is subject to all other terms, conditions, and limitations of your benefits plan, including the requirement that you must be symptom free, in good health, and that all pre-existing conditions must be stable for 90 days prior to departure.

We also encourage you to review [Government of Canada travel information](#) for the latest updates, including travel advisories for other reasons, in addition to requirements upon your return to Canada. We will continue to post our latest updates on the [GSC Support Centre](#). Lastly, if you do travel and COVID-19 symptoms arise, remember to contact GSC Travel Assistance immediately for support. You can find the phone number on the back of your ID card (as well as on your electronic ID on GSC's mobile app).

Stay safe and healthy,

**Your friends at GSC**

