



IMPORTANT INFORMATION ABOUT TRAVELLING DURING COVID-19

CHANGES TO EMERGENCY MEDICAL COVERAGE UNDER THE ANNUAL TRAVEL BENEFIT FOR HEALTH PLANS

We fully support the Canadian Government's global advisory against non-essential travel as a safety precaution to limit the effects of the pandemic. However, we recognize you may have personal, business, or other reasons that mean you must travel out of the country. If the Annual Travel benefit is part of your plan, we're making changes to give you the protection you need.

Effective November 12, 2020:

- We're updating our Travel Advisory exclusion with an exception allowing us to provide emergency medical coverage 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 of up to \$500,000 of your travel emergency medical maximum.

Keep in mind, if there is a Government of Canada advisory in place for your destination to "Avoid all travel" for any reason, there is no coverage. For example, since there is an "Avoid all travel" advisory for cruise ships, there is no emergency medical coverage. Similarly, if your destination has an "Avoid non-essential travel" advisory in place for any reason other than COVID-19, there is no coverage. For example, since Pakistan and Nigeria currently have "Avoid non-essential travel" advisories for reasons not related to COVID-19, there is no emergency medical coverage.

Please remember to review the stability and exclusions in your policy. If you have been diagnosed with COVID-19 within your stability period or are experiencing COVID-19 symptoms prior to your departure your coverage will be impacted.

Please see the reverse side of this insert for the policy wording changes.

GROUP MEDICAL SERVICES is the operating name for GMS Insurance Inc. in provinces outside of Saskatchewan. Products not offered in Quebec, Nunavut and New Brunswick. 12112020

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The following replaces the applicable paragraphs in your policy wording. We encourage you to keep this insert with your policy for reference to the following sections:

Travel Benefits

In the event of a *medical emergency* that occurs outside of *your province of residence*, unless otherwise stated, GMS will pay *reasonable and customary* expenses on *your* behalf:

1. Up to the maximum provided by the plan option *you* have chosen;
2. Up to \$500,000 CAD, which forms part of the maximum provided by the plan option *you* have chosen, in the event of a positive diagnosis of COVID-19 while on *your trip*, even if a travel advisory to “Avoid non-essential travel” is in place exclusively due to COVID-19.

Where a listed benefit indicates a maximum limit, the limit is applied per person, per policy year.

Travel Exclusions

16. Travel Advisory – GMS does not cover expenses arising where:
 - a. Before *your departure date*, an official travel advisory is issued by the Canadian government, stating “Avoid non-essential travel” or “Avoid all travel” for the country, region, city or other destination (including cruise ships) that are part of *your* travel arrangements.
 - b. This exclusion does not apply when the “Avoid non-essential travel” warning is in place exclusively due to COVID-19.

To view the travel advisories, visit the Government of Canada Travel site: <https://travel.gc.ca/travelling/advisories>

Questions? Visit www.gms.ca/covid-19-updates to stay informed. You can also reach out to your broker or give us a call at 1.800.667.3699.