

Understanding My Coverage



January 25, 2021

COVID-19: Important information about coverage for Canadians travelling abroad and returning to Canada

Are you thinking of travelling abroad? Do you rely on your group benefits Out-of-Country coverage? Here's what you need to know:

- **Travel advisories:** We strongly encourage you to check the [Government of Canada Travel Advisory website](#) before deciding to leave Canada. The Government is advising Canadians to avoid all non-essential travel outside of Canada. Some borders could close as the COVID-19 situation changes. In such a case, you could have your coverage end while you're still abroad. That's why it's important you know your trip duration limit.
- **COVID-19 tests:** Travellers over 5 years old must show proof of a negative COVID-19 test before boarding a flight to Canada. Travellers must take the test within 72 hours of boarding a flight to Canada. Sun Life won't cover the cost of COVID-19 tests under travel insurance benefits. This is because we don't consider it treatment for a medical emergency.
- **Trip time limit:** The standard trip time limit in your contract applies. You need to check your contract to make sure your trip falls within these limits. We won't extend your trip time limit, even if you experience restrictions when travelling home.
- **COVID-19 coverage in place:** We'll treat a medical emergency resulting from COVID-19 in the same way we treat any other medical emergency outside Canada.

If you miss a flight because you can't get a test for COVID-19 before departure, we won't cover the cost of the missed flight or other related expenses.

Be sure you understand travel advisories and your coverage details before you decide to a travel abroad.

Questions? We're here to help.

Please call us at 1-800-361-6212, Monday to Friday, 8 a.m. to 8 p.m. ET.

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies.

