

COVID-19 Testing and New Rules to Enter Canada / COVID-19 Vaccine Questions

January 7, 2021

FAQs

Effective January 7, 2021, the Government of Canada is requiring that all passengers five years of age or older, test negative for COVID-19 before travelling by air from another country to Canada: The test must be done within 72 hours prior to their scheduled boarding.

To review the Government of Canada official Global Travel Advisory please see:
<https://travel.gc.ca/travelling/advisories>

Questions related to the new Canadian government requirement to have a negative COVID-19 test prior to boarding a flight to Canada

1. Will any Manulife Travel Insurance plan PAY for the COVID-19 test required to return to Canada?
 - No, this is not a covered expense
2. Will any Manulife Travel Insurance plan that does **NOT** include COVID-19 coverage, pay for interruption, quarantine or delayed return expenses if I am delayed in destination due to the COVID-19 test requirements?
 - No, COVID-19 is still a known event
3. Are there any benefits available under any Manulife Travel Insurance plan if I am unable to board a plane to return to Canada and I am delayed beyond my scheduled return date because:
 - a) I cannot get a COVID-19 test; or
 - b) I am awaiting the results of my COVID-19 test
 - No, there are no benefits available in these scenarios
4. Will a Manulife COVID-19 Travel Insurance Plan have coverage for any quarantine expenses after I have taken my COVID-19 test that is required to return home to Canada?
 - If after you have taken a COVID-19 test to return to Canada, a physician has advised you to self-isolate or quarantine, you will have quarantine benefits, as outlined in the policy or certificate
5. If someone does not have the test results on time and cannot fly back home, can the COVID-19 Pandemic Travel Plan be extended?
 - The COVID-19 Pandemic Travel Plan can be extended at the customer's expense

Questions Related to the COVID-19 Vaccine

6. Will any Manulife Travel Insurance policy pay for the COVID-19 vaccine to be administered?
 - No, this is not a covered expense in any Manulife Travel Insurance policy

7. If I get the COVID-19 vaccine prior to or during my trip, would I have coverage if I were to encounter side effects of the vaccine while at my destination?
 - If the side effects result in an emergency medical situation, coverage would apply according to the terms and conditions of the policy
 - Coverage is NOT available with a COVID-19 embedded certificate

8. If I get vaccinated prior to leaving on my trip, will my insurance cover me for COVID-19 and related complications?
 - a. If I have a Manulife COVID-19 EMBEDDED Coverage?
 - Yes

 - b. If I have a Manulife COVID-19 STANDALONE/RIDER Coverage?
 - Yes

 - c. If I have a regular Manulife Coverage without COVID-19 Coverage?
 - No

9. Does receiving the COVID-19 vaccine affect the stability requirement of a policy or certificate?
 - No, stability is not affected

10. I am insured under a Visitors to Canada policy. Am I covered for medical emergencies relating to the COVID-19 vaccine during the period of coverage?
 - Yes, according to the terms and conditions of the policy

**IT IS IMPORTANT AND YOUR RESPONSIBILITY TO
READ AND UNDERSTAND YOUR COVERAGE.**

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