

## **NSTU Novel Coronavirus Frequently Asked Questions**

Public health officials are working closely with their colleagues across the country, and partners here in Nova Scotia, to prepare and respond to the increased likelihood of more COVID-19 (Novel Coronavirus) infections in Canada. The first cases in Canada were reported in late-January 2020. As the virus continues to spread globally, there is an increased likelihood we will see cases in Nova Scotia. **There have been no cases of the virus in Nova Scotia at this time.** In the meantime, good hygiene remains the best defence.

**Q: *What are Canadians encouraged to do currently to prevent contracting the Novel Coronavirus?***

**A:** Canadians are being advised to take the following precautions:

- wash your hands frequently with soap and water or use hand sanitizer
- cough or sneeze into your elbow or a tissue (throw the tissue away)
- limit contact with other when you're sick
- limit touching your eyes, nose, and mouth
- don't share items that may have saliva on them like utensils and bottles/glasses
- clean surfaces like taps, doorknobs, and countertops

**Q: **What are the symptoms of Novel Coronavirus and how is Nova Scotia preparing?****

**A:** Symptoms of Novel Coronavirus include fever, cough, difficulty breathing, and pneumonia in both lungs. Similar to other viruses, Novel Coronavirus can spread between people; the severity can range from mild to severe, and in some cases, infection can lead to death. Current information suggests most people do not experience severe illness or require hospitalization.

Nova Scotia's health care system is actively monitoring and detecting potential cases of Novel Coronavirus. This work includes:

- establishing a patient screening process for use by all front-line health care workers
- monitoring hospitals for potential cases
- applying effective control measures and, if needed, isolating cases
- communicating directly with community organizations and universities
- sharing accurate, up-to-date information with our partners and Nova Scotians

For this information, please visit the Nova Scotia Government website at [www.novascotia.ca/coronavirus](http://www.novascotia.ca/coronavirus).

**Q: *How will Medoc Trip Cancellation/Interruption coverage respond to the spread of the Novel Coronavirus?***

**A:** Trip Cancellation/Interruption claims are eligible, for any member with Trip Cancellation/Interruption coverage, if their travel plans include either a destination or a layover in a region where the Government of Canada has issued a Level 3 (avoid all non-essential travel) or Level 4 (avoid all travel) Advisory. The warning needs to be in place during the travel dates. Medavie Blue Cross is currently accepting claims where the departure date is anytime between now and **March 31, 2020**.

Anyone travelling in a region that does not currently have a Level 3 or Level 4 advisory should monitor the Government of Canada travel advisories [www.travel.gc.ca/travelling/advisories](http://www.travel.gc.ca/travelling/advisories), as this has the most up to date information. To anyone travelling later than March 31, 2020, we are suggesting they monitor the advisories and contact Medavie Blue Cross closer to their travel dates.

**NOTE:** If you have travel arrangements to a region that does not currently have a Level 3 or Level 4 Advisory and decide not to go due to the Novel Coronavirus, the Trip Cancellation/Interruption policy will **not** provide coverage or reimburse for that trip.

**Q: *Will the MEDOC Out of Country/Province Emergency Medical Coverage cover me should I contract the virus while travelling?***

**A:** If you are travelling to a location where the Government of Canada has issued a Level 3 (avoid all non-essential travel) or Level 4 (avoid all travel) Advisory, you will **not** be covered for Emergency Medical should you contract the Novel Coronavirus or have a medical need that is related to the travel advisory. If you travel to these locations and your medical need is not related to the virus or travel advisory, then your coverage would be in effect per the policy wording in your MEDOC Out of Country/Province Emergency Medical Coverage booklet.

If you are travelling to any locations where the Government of Canada has **not** issued a Level 3 (avoid all non-essential travel) or Level 4 (avoid all travel) Advisory, then your coverage would be in effect per the policy wording in your MEDOC Out of Country/Province Emergency Medical Coverage booklet.

**Q: What happens if I have Trip Cancellation/Interruption Coverage and my trip is planned to a location that does not have a Level 3 or 4 travel advisory when I leave, but while at the destination a level 3 or 4 travel advisory is placed.**

A: If you have eligible Trip Cancellation/Interruption benefits, you would be eligible for a one-way economy airfare back to the province of residence if a level 3 or 4 travel advisory takes place while travelling and was not in effect at the time of departure.

For a listing of all Travel Advisories please visit the Government of Canada website at [www.travel.gc.ca/travelling/advisories](http://www.travel.gc.ca/travelling/advisories).

**Q: What happens if I have a Cruise booked?**

A: As of March 10<sup>th</sup> the government of Canada has issued a travel advisory to avoid all cruise ships until April 30, 2020 due to Covid-19. This means if you choose to still go on the cruise, you will be excluded for any expenses incurred due to Covid-19 as the warning was issued prior to departure.

If you have active Trip Cancellation/Interruption coverage, you are eligible to cancel your trip and get reimbursed for any pre-paid and non-refundable expenses. Please keep in mind you must first seek reimbursements through the airline carrier, travel agent or cruise line.

For all of this information and more about Medoc Out of Country/Province Emergency Medical and Trip Cancellation / Interruption please visit the Medavie Blue Cross website at [www.medaviebc.ca/en/covid19](http://www.medaviebc.ca/en/covid19).