



An update on travel, insurance and COVID-19 for CUPE EWBT members *(as of March 20, 2020)*

With the COVID-19 situation developing rapidly, you may be wondering about the impact on your benefits coverage under the CUPE EWBT. Here's a quick summary of what you need to know.

Travel

Prime Minister Trudeau has confirmed that Canada and the U.S. will temporarily restrict border crossings, urging Canadians who are abroad to return home and actively discouraging any non-essential travel. Anyone who is showing symptoms of COVID-19 will not be permitted to enter the country. If you have booked travel arrangements, please contact your travel agent – many providers are offering full refunds or re-bookings at no charge. It's important to understand that the travel situation may change at any time.

Benefits coverage

Canada Life – Claims related to COVID-19 or claims incurred during travel to a country with travel advisory warnings will be treated like any other claim under your plan. Canada Life will cover medical treatments related to the initial medical emergency in accordance with their plan provisions, as well as follow-up treatment if you are unable to get home prior to the end of your trip due to quarantine (provided you are not refusing to be evacuated).

There is no coverage for incidental expenses such as hotels, meals and/or cost of missed flights if you are quarantined as a preventative measure.

At this point, we do not anticipate an impact on member service; however, this could change in the future, as the COVID-19 situation continues to evolve.

Read [this communication](#) from Canada Life for more details and resources.

Benefits administration

OTIP – If there are any disruptions and you are unable to complete an enrolment, life event change, etc., please contact OTIP for assistance at **1-866-783-6847** or CupeBenefits@otip.com, as some flexibility will be provided in these difficult times.

If you are retiring, please contact OTIP (you may be able to convert your life insurance to an individual policy).

Please note that, **effective Monday, March 16, 2020, the OTIP Benefits Services Call Centre is open Monday through Friday from 8 am to 5 pm.**

CUPE EWBT updates

Rest assured, we are closely monitoring this situation as it develops. Please continue to check our website regularly at cupe-ewbt.ca.

A final word

This bulletin has been prepared exclusively for eligible CUPE workers in the province of Ontario covered by the CUPE Education Workers' Benefits Trust. It is not intended to be comprehensive or to provide advice. If there are any differences between the information provided in this bulletin and any legal documents that govern the delivery of benefits, the legal documents will apply. The CUPE EWBT Trustees have sole discretion to modify any or all plan terms, including benefits levels, eligibility conditions, premium share, limits and co-pay amounts.