Frequently Asked Questions (FAQ): COVID-19 AND YOUR CIHIP PLAN FOR INTERNATIONAL STUDENTS IN CANADA

The health and well-being of our students and partners continues to be our primary concern during this difficult time. We continue to receive inquires and questions surrounding coverage in relation to COVID-19.

Firstly, we would like to confirm that coverage for eligible international students will continue as per normal, with no changes to conditions or exclusions due to the appearance of the virus. We will continue to update you on any changes as the situation evolves, but always follow government issued advisories and guidelines, and take the recommended precautions to stay safe.

1. Does CIHIP provide coverage for the treatment of COVID-19 in Canada?

Yes. The plan will provide coverage for medically necessary treatments if an eligible student were to contract the disease (COVID-19) while still in Canada and covered under the policy in accordance with the normal terms and conditions. Please follow the directions, recommendations, and procedures of your college and local health authority to ensure your safety and the safety of your fellow students and the community.

2. Does CIHIP provide coverage for testing of COVID-19 in Canada?

All COVID-19 related testing is overseen and managed by the Ministry of Health in Ontario, with specified criteria, especially as the demand for tests increases across the world. Students covered under the policy will have testing covered, but must follow the same testing protocols as Canadian residents. Private testing for COVID-19 will not be covered by CIHIP.

3. Does CIHIP provide coverage for treatment and/or testing of COVID-19 for my enrolled dependants in Canada?

Yes. The plan will provide coverage for medically necessary treatment of your eligible and enrolled family members if they contract the disease (COVID-19) while still in Canada and covered under the policy in accordance with the normal terms and conditions. As it is for students, all COVID-19 related testing is overseen and managed by the Ministry of Health in Ontario, with specified criteria, especially as the demand for tests increases across the world. Eligible dependants covered under the policy will have testing covered, but must meet the same protocols for testing as Canadian residents. Any private testing for COVID-19 will not be covered by CIHIP.

4. What coverage does CIHIP provide for treatment and testing of COVID-19 if I am a new student coming to Canada?

If an incoming student is deemed to have been asymptomatic and unaware they had contracted COVID-19 prior to departure and they become ill after their arrival in Canada, they are eligible for medically necessary treatment as per the regular terms and conditions of their policy.

If the student was symptomatic or diagnosed with the illness prior to departure, they are subject to the pre-existing provisions and exclusions of the policy in accordance with its regular terms and conditions.

5. **What happens if a student is diagnosed with COVID-19 and quarantine is required?**

Currently, self-quarantine is the primary option being provided by local and regional health authorities. As a result, students have to make their own arrangements for self-quarantine.

6. **I am planning on travelling outside of Ontario. Will I be covered during my travels?**

As per the direction of the Canadian government, it is best to cancel or limit **all non-essential travel.**

If you are covered by the CSI Student Health Plan in addition to CIHIP, your travel policy under the CSI Plan provides coverage for emergency medical benefits; however, it does not provide coverage for travel to destinations for which the Canadian government has issued a travel advisory, restriction, or ban.

As a result, if a Level 3 or Level 4 travel advisory is issued for a country, region (including cruise ships), or city **before you depart** for that destination, you will not be covered for any claims related to COVID-19.

On March 13, 2020, the Canadian government issued a level 3 travel advisory for all travel outside of Canada that applies to all trips departing after March 13, 2020.

Be sure to review the information in your Plan's travel documentation for details and exclusions and check the Government of Canada's travel advice and advisories.

7. **What if I return to my home country for a period of time and contract COVID-19 during my travels? Will this be covered?**

Student travelling to their home country for any reason would **not** be eligible for coverage or reimbursement due to the *home country exclusion,* as part of the policy.

8. **Do I need to be an active full- or part-time student to maintain my coverage under CIHIP?**

Yes, you must be an active full- or part-time student in pursuit of your education in order to maintain coverage under the policy. Please ensure that your immigration status, student visa, and student account are up-to-date. Please contact Conestoga College should you have any questions of concerns surrounding your student status.

9. **I have an inquiry in regards to my employment, housing, or academic rights as they relate to COVID-19. What should I do?**

Students with access to the Legal Protection Program provided by your student association, CSI, can seek advice for legal concerns related to restrictions surrounding COVID-19. The toll-free legal helpline can assist you with questions on student visas, employment, academic issues, and more. A lawyer will also take charge of proceedings related to housing, employment, and academic areas of law. Click here for details.

10. I have questions about CIHIP and/or the CSI Health & Dental Plan. Whom do I contact?

For questions about CIHIP: See www.cihip.ca or call 1-844-418-0511 (dial 1 to speak with a Sun Life representative about coverage and claims; dial 2 to speak with a Studentcare representative about eligibility and enrolment).

For questions about the CSI Health & Dental Plan: See www.studentcare.ca or call 1-866-358-4439.