

Q. If my flight is cancelled, will I get assistance to get me out of that country and is that covered by my travel insurance?

A. This would be considered trip cancellation and interruption insurance, which is not part of the group's travel emergency medical coverage, so the answer is no. This is applicable across the board, as this could happen at any time, for any reason (ie: hurricane, earthquake) and is not just specific to the Coronavirus. For this type of coverage, trip cancellation and interruption insurance should be purchased in addition to travel medical.

Q. If a Participating NEBS Employer has employees who feel the need to self-isolate/quarantine for 14 days, would they be eligible for STD benefits?

A. A quarantine will be considered eligible for short term disability benefits provided that the plan member has been medically directed to quarantine. A physician statement will be required if the disability period extends beyond 14 days. Not all NEBS Employers offer STD to their Employees, please contact the NEBS Office if you require clarification on this prior to travelling.

Please note that not all employees have EHC as it is an optional coverage and therefore would not have Out of Country Coverage or Travel Benefits Plus. If you are unsure if you have EHC Coverage please contact the NEBS Office at 1 (867) 873-4965 prior to travelling.

If you are unsure of your coverage in the region you plan on travelling please call the Co-operators Customer Service Centre (open 8 AM – 8 PM Eastern) at 1 (800) 667-8164 with any questions.

In addition, you can also contact Emergency Travel Assistance (24 Hour) at the numbers below:

- In North America: 1 (888) 440-2667
- All other Countries: 1 (416) 340-1316 (call collect)

Thank you,



Shawn Maley
Chief Executive Officer
Northern Employee Benefits Services