

# Scope of Coverage

Please be aware of the following scope of coverage for myHSA Basic and myHSA Plus Travel Coverage with the pertinent details below:

Group travel plans continue to not have exclusions for COVID and travel advisories, however:

- if a person booked and departed on a trip March 12 or later contracting COVID is not considered an emergency and is not covered ie: it is not an unexpected occurrence.
- the trip is still covered for other potential illness or injury but COVID is not covered.
- there is potential the trip maximum of 60 days could be exceeded if a person is stuck out of country and cannot return. We will look at special requests for extension it depends on timing of travel and there is a process to go through.
- there is also a potential when an insured travelled and cannot get back home where COVID may be insured. We have a process to review situations with respect to status of coverage for getting COVID. Timing of travel is critical here too.
- the CLHIA published an industry position on “essential services” ie: truckers. We are following that position. That is important since as of March 12 for any trip starting from that date or later we would not consider getting COVID a covered illness. Right now truckers/transportation is the only essential service the federal government has confirmed for out of country travel purposes. If new essential services for travel out of country are confirmed by our federal government we will revisit as per CLHIA guidelines.