

H1N1 Pandemic Flu Virus – Frequently asked questions

- 1 Does our contract contain any exclusions or limitations in respect of pandemic illnesses?
A In general, our contracts or booklets do not contain specific exclusions for pandemic illness. The exclusions contained in your contract are outlined in the contract.
- 2 Will a period of quarantine be considered a period of disability under short term disability contracts?
A No. Short Term Disability contracts provide partial income replacement during periods of disability. A period of isolation for an otherwise healthy person is not considered a period of disability. An employer will need to consider payment under the appropriate leave policies of the employer.
- 3 I am scheduled to travel outside of Canada, am I covered if I come down with influenza while there?
A Manulife's contracts do not contain any exclusion for pandemic flu. You are covered, provided the other terms of the contract are applicable (for example, eligibility, length of trip, maximum benefit values, expense items, etc).
- 4 I am scheduled to travel to a country that Canada has issued a travel advisory for, so I don't want to go, will Manulife reimburse my deposit?
A This is not a covered item under group insurance plans. You should check with your airline or any other travel insurance you may have purchased, or that may be provided by your credit card carrier.
- 5 I came down with the flu while travelling and missed my return plane because of hospitalization; will Manulife pay for my return flight?
A Assuming your plan covers out of country travel assistance, your group plan does include a trip interruption benefit. Manulife will pay the actual expenses for an economy flight over and above what is recoverable from your pre-paid travel arrangements. Check with your airline to see if they will waive any fee to change your ticket.
- 6 Canada has issued a travel advisory suggesting that Canadians not travel unless necessary to a country I was planning to visit. If I do travel there, is my coverage still in force?
A Yes, our contracts do not exclude coverage where there has been a travel advisory issued. Claims will be considered under the terms of the contract. Note that Manulife or our service providers may be unable to arrange a return flight in some circumstances – for example, if Canada closes its border to returning aircraft.
- 7 I'm pregnant and fear that exposure to H1N1 may pose a risk to myself or my unborn child. Will Manulife consider a period of preventative leave under the Short Term Disability contract for this reason?
A No. Short Term Disability covers partial income replacement during periods of disability. Though pregnant women may be at a higher risk to contract the H1N1 flu virus compared to other strains, the potential for exposure cannot be considered a disability. Employers will need to consider payment under their appropriate leave policies.

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