



COVID UPDATE AND INQUIRY INFORMATION

At Morcare, we are actively monitoring global developments related to COVID-19 closely and want to ensure everyone is informed as situations evolve.

All health plan coverage remains the same, as documented within the current policy, including testing and treatment for COVID-19 being fully covered under your Morcare plan.

Current students with any symptoms of COVID-19 should seek medical attention immediately. Medical appointments, tests, and hospitalizations are all covered up to the policy maximums. Proper COVID-19 testing and treatment is covered by IA for international students. International students have the option to use Virtual Doctors, paid for under the plan in accordance with policy maximums. Please visit your custom website for benefit detail information.

Claim Form Submission Options:

1. Via Mail

(Claim times may experience higher than normal turnaround time)

Mailing Address:

Morcare Insurance
1 Yonge St. Suite 2000, Toronto, ON, Canada, M5E 1E5

2. Electronic

If you are wanting to submit a claim electronically - scan or send photo of both your claim form and all receipts or invoices.

Please send your Claim to the following email: claims@morcare.ca

**** IMPORTANT / ACTION ITEM: You must keep all original receipts in case your insurer needs further information on your Claim, or an audit of the Claim submission is performed.**

Failure to do so may result in an Unpaid Claim or Unpaid portion of the Claim.

Travel Plans?

If you are planning on travelling, we suggest referring to travel advisories as a precaution. We wouldn't recommend that students travel to high risk destinations, however, if your school offers travel coverage, there are no exclusions on the plan for COVID-19/health related travel advisories. Please visit your custom website for benefit detail information.

Important note: International students are not covered for travel to their home country. This is not new and all standard policy travel plans have this included.

Mental Health & Well-Being in a Global Pandemic

As the world navigates through this pandemic, we wanted to highlight a resource for students to use should the concern around COVID-19 impact their mental health.

Our partners at Real Campus have dug into how we can manage our anxiety and stress at a time of such uncertainty. Please take a moment to read through this article here:

<https://realcampus.ca/article/managing-pandemic-panic/>.



General Information

We've put together some navigational tools of precautionary measures and helpful links....

Though the risk of contracting COVID-19 as a healthy person is low, it is highly recommended **to use necessary caution**. Necessary Caution includes (but is not limited to):

- **Washing your hands regularly** with warm, soapy water for at least 20 seconds. (Using alcohol-based hand sanitizer in the event that you aren't able to use soap and water).
- **Limiting or avoiding close contact with sick people** who show symptoms such as cough, fever, or difficulty breathing. If you are taking care of a sick person, wash your hands frequently.
- **Minimizing the risks of spreading the virus**. Practice social distancing and proper cough and sneeze etiquette. When you cough or sneeze, cover your mouth and nose fully with a tissue or the crook of your elbow.
- **Staying home if you are unwell**. Avoid contact with others.

Stay informed and remain vigilant. This is an evolving situation and it is important to remain calm and refer to relevant and credible sources such as the following:

- Government of Canada Travel Advice and Advisories
<https://travel.gc.ca/travelling/advisories>
- Public Health Agency of Canada
<https://www.canada.ca/en/public-health.html>
- Government of Canada Facts about COVID-19
<https://www.canada.ca/en/public-health/services/publications/diseases-conditions/knowfacts-about-coronavirus-disease-covid-19.html>

For any questions or concerns, connect with our Morcare Call Centre: 1-888-985-1552

Our Call Centre will continue to be available to you Via Telephone, Live Chat and Email.

We hope everyone stays safe and healthy. We will provide regular updates as more information becomes available.

- Sincerely, Your Morcare Team