



Morcare Insurance

COVID-19 FAQ

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Can I receive COVID-19 testing?

COVID-19 testing is publicly funded. All assessment centres will test you if you would like to be tested, whether you are insured or not. Remember to bring a pen as you may need to fill out a paper form.

Important Note: Private COVID-19 tests, such as for outbound international travel, are available throughout Ontario. You may be charged for a private test.

Depending on your situation, you may be able to get a COVID-19 test at:

- COVID-19 assessment centres (including mobile and temporary sites)
- participating community labs
- participating pharmacies

Some locations may have certain restrictions (for example, some are unable to test young children).

You can get a COVID-19 test at a participating pharmacy if you do not have symptoms, have not been in close physical contact with someone who currently has COVID-19, are not part of a specific outbreak investigation.

Please refer to any of these links to find a participating major pharmacy near you.

- <https://www.rexall.ca/covid19test>
- <https://covid-19.shoppersdrugmart.ca/en/testing>
- <https://www.medicineshoppe.ca/en/services/assessments-and-monitoring/covid-19#>
- <https://www.walmart.ca/cp/shop/asymptomatic-covid-testing/6000203002155#>

Individuals who have potentially been exposed to COVID-19 and/or have symptoms, cannot be tested at pharmacies and appointments are required.

Please refer to this link to find an Ontario assessment centre near you.

- <https://covid-19.ontario.ca/assessment-centre-locations/>

Important Note: Please check with your Insurance Policy for Coverage details

Am I eligible to receive a COVID-19 vaccine and how can I book a COVID-19 vaccine appointment?

COVID-19 vaccines are Government funded and available to everyone in Canada. This would include new international students arriving in the Fall as well.

After independent and thorough scientific reviews for safety, efficacy and quality, Health Canada has approved three vaccines for use in Canada:

- Pfizer-BioNTech (12 years of age and older)
- Moderna (18 years of age and older)
- AstraZeneca (18 years of age and older) *CURRENTLY POSTPONED*

Please refer to this link to find out if you're eligible as well as to book your first or second COVID-19 vaccine.

- <https://covid-19.ontario.ca/book-vaccine/>

For more information on vaccine research in Canada, click below:

- <https://www.canada.ca/en/public-health/services/immunization/national-advisory-committee-on-immunization-naci/recommendations-use-covid-19-vaccines.html>

What is Ontario's Reopening Plan?

The Roadmap to Reopen in Ontario is a three-step plan to safely and cautiously reopen the province and gradually lift public health measures. The three steps are as follows:

- **Step 1:** An initial focus on resuming outdoor activities with smaller crowds where the risk of transmission is lower, and permitting limited indoor settings with restrictions.
- **Step 2:** Further expanding outdoor activities and resuming limited indoor services with small numbers of people and with face coverings being worn.
- **Step 3:** Expanding access to indoor settings, with restrictions, including where there are larger numbers of people and where face coverings cannot always be worn.

Due to constant changes through this time, please refer to the link to stay updated with Ontario's Reopening plan.

- <https://www.ontario.ca/page/reopening-ontario>

Please refer to any of the links below to stay updated with the Reopening plans of other provinces.

- <https://www2.gnb.ca/content/gnb/en/corporate/promo/covid-19/alert-levels/path-to-green.html>
- <https://www.alberta.ca/enhanced-public-health-measures.aspx>

I might be travelling, what do I need to know?

On March 16 2020, Canada announced it was closing its border and banning entry of anyone who is not a Canadian citizen or permanent resident, except for immediate family members of Canadian citizens, aeroplane crew members and diplomats, as well as US citizens.

On March 18, 2020, the US and Canada said it was closing its border to all non-essential traffic.

In regard to travel coverage, if your school includes this under the student health plan, there are no exclusions for COVID-19/health related travel advisories. All Morcare schools will have a minimum coverage for trips outside the province of residence with a scheduled duration of up to 90 days effective April 24, 2020, excluding trips to the country of domicile. Prior to April 24, 2020, trips outside the province of residence were covered with a scheduled duration of up to 45 days. Please visit your school specific Morcare website for benefit detail information. It is highly recommended that although there are no changes in the travel coverage, that any individual considering travel plans - review the federal and provincial government advisory warnings concerning traveling to other countries at this time due to Covid-19.

As things continue to change, please refer to this link to stay updated with Canada's Border and travel restrictions.

- <https://travel.gc.ca/travel-covid>

Additional travel advice can be found here as well:

- <https://travel.gc.ca/travelling/advisories>

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.

Is my coverage affected by COVID-19?

All health plan coverage (including dependents) remains the same, as documented within the current policy, including testing and treatment for COVID-19 being fully covered by the insurer under your Morcare plan. Medical appointments, tests, and hospitalizations are all covered up to the policy maximums.

International students have the option to use Virtual Doctors, also part of the coverage under the plan in accordance with policy maximums. Please visit your school website at www.Morcare.ca for benefit detail information.

I will be travelling to Canada, recently Canada has mandated every air passenger get a Covid 19 test at the airport as well as hotel isolation. Will my student health plan cover these costs?

This is prescreening to get into the country and is NOT covered by the plan.

I began my studies, but I am still in my home country. Do I still have Morcare coverage?

In most situations you are automatically enrolled in the Morcare plan. Understanding these are unprecedented times, causing unique situations, there may be an opportunity for you to opt out should you still be in your home country. Please speak with the International Office at your institution to verify your options if you are starting your studies in your home country.

Can I add family to my coverage?

Yes, you can opt in your family through your school's Morcare page. If you are wanting to add any dependents to your plan, please ensure that you do so before the deadline date which is unique to each school within your starting semester each policy year.

How long am I covered?

Your coverage may vary depending on what school you attend. Typically, your coverage is effective until August 31, 2021, however, this can differ per student. Please contact our Call Centre to confirm your eligibility dates.

What do I do if I think I have COVID-19?

We understand the stress that can come with the impact of COVID-19 and want to reassure you that your mental and physical health continue to be our top priority. We are here to help.

If you are unsure about whether or not you have, were exposed to, or know someone who may have COVID-19- Please use the following link before seeking further medical attention:

- <https://www.ontario.ca/page/2019-novel-coronavirus-covid-19-self-assessment>

What do I do if I need a doctor?

All eligible hospital and doctor visits will be covered for all Morcare international students. These appointments have the option to be both in person or virtual.

Along with other providers, our partner Appletree continues to be there for students for direct billing. While the standard operating procedures have adjusted to reflect the current global situation, the physicians and staff are still available to assist students with the current and/or ongoing health concerns.

Students currently have 2 options to access care with Appletree Medical Group:

In Person

Appletree has consolidated their operations to provide access in each geographic region. Please check their Wait Timer to see locations, hours of operation, and estimated Wait Times. Please check notifications on the Wait Timer to ensure physician availability prior to leaving the house.

By Virtual Care

Appletree physicians are available for Virtual Care/Telephone Consultations. Please call them at **613-482-0118 (Ottawa), 647-722-2370 (GTA)** or email virtualcare@appletrreemmedicalgroup.com to book an appointment. Their Team will then add the student insurance information to your profile and complete the booking of an appointment. Virtual appointments must be booked over the phone as appointments booked online will direct you to pay for the service out of pocket and provide a receipt. [Learn more about Virtual Care.](#)

Important Note: For Appletree to provide direct billing, you must call or email to book an appointment. If you choose to use their website, you will be required to pay for the service prior to the completion of your booking. A receipt will be mailed to you, and you can submit it for reimbursement.

Virtual doctor appointments are available to international students at Cambrian, Collège Boreal, Durham, Fanshawe, Fleming, George Brown, Seneca and Northern through their Morcare coverage via Maple. Maple is a virtual care resource that offers convenient access to doctors and other healthcare providers.

The service allows you to connect with a physician using a smart phone, tablet or computer. Consultations can be done through an app or website, by text, video or audio chat. Make sure to create your Maple profile here: <https://app.getmaple.ca/register>

The virtual doctor care visits via Maple will include:

- Diagnosing minor ailments
- Prescriptions
- Refill Requests
- Covid-19 Assessment

Ontario Virtual Care Provider Links:

- **Maple**
<https://www.getmaple.ca>
- **Cover Health**
<https://cover.health>
- **Tia Health**
<https://tiahealth.com/index.html>
- **Apple Tree Medical Group**
<https://appletreemedicalgroup.com/medical-services/virtual-care>
- **19check**
<https://www.19check.com>
- **Ontario.ca**
<https://www.ontario.ca/page/2019-novel-coronavirus>
- **Dialogue**
<https://covid19.dialogue.co>

Where do I go if I need mental health resources?

Jack.org <https://jack.org/Home>

Jack.org is a great resource for mental health resources and has a strong focus of revolutionizing mental health for all of Canada.

Shift Collab <https://shiftpeople.ca/>

These are the lovely people who partner with us to make Real Campus. Sign up for the Mood Boost Monday newsletters and explore all they have to offer!

How do I contact Morcare if I have more questions?

For any questions or concerns, our call centre remains open via telephone, live chat, and email and can be reached at:

Morcare Call Centre: 1-888-985-1552

I am in my home country and having issues calling the call centre internationally, any suggestions?

We understand the difficulties of keeping connected during these times and want you to know that if you are having issues calling the call centre, you may also use one of our other methods of contacting us by using the live chat on your school's Morcare page or send us an email at help@morcare.ca.



MORCARE

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