



New definition of a trip in 2015

As of January 1, 2015, health insurance coverage is modified to take a new definition of a trip into account. The definition of a trip is amended to specify that the coverage does not apply to travel by a teacher **who is accompanying students as part of her or his duties**.

This is the new definition:

Trip: A trip for the purposes of tourism or recreation, a trip for the purposes of humanitarian aid or cooperative work that is supervised by an organization, a commercial activity or an occasional business trip. A business trip is considered to be occasional when carried out on an exceptional and not on a regular basis.

No other kind of trip, **including a trip during which a teacher accompanies students as part of her or his duties**, is covered under this benefit, unless the Policyholder and the Insurer have agreed otherwise. Furthermore, the trip must entail the insured's absence from the province of residence.

For the purposes of Trip Cancellation Insurance, the insured's trip must include a stay of at least one (1) night at the trip destination, either in or outside the insured's province of residence.

This change has become necessary to ensure that the total cost of activities performed as part of a teacher's work is paid by the employer only. If our group insurance plan were to pay for the cost of accidents that occur abroad in the course of an employee's work, it would amount to obliging all employees who pay group insurance premiums to subsidize employers and the CSST. Furthermore, during such trips, procedures and conditions for responding to emergencies are simplified when all participants have the same travel insurance coverage.

IMPORTANT

The first recourse in the event of an accident that occurs during work is provided by the Commission de la santé et de la sécurité du travail (CSST), which has jurisdiction for all eligible accidents regardless of where they occur. To have access to the CSST's services, any accident must be reported to the employer immediately.

However, given problems in access and the often exorbitant costs of health care outside Québec, travel insurance coverage and travel assistance services in the event of an emergency are vital.

It is therefore up to the employer to take out travel insurance for any teacher who accompanies students as part of her or his duties for any trip as of January 1, 2015. Before the trip begins, the employer must also provide the teacher with a certificate of coverage enabling the latter to reach travel assistance services in the event of an emergency.