



August 2, 2021

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Subject: Offer Letter: Extended Enrollment Window due to Coronavirus (COVID-19) & New Termination Age and Coverage Options!

Dear Valued Member,

As a previously enrolled member, your existing coverage expires on September 30, 2021.

In addition, we recognize that the pandemic has been challenging to customers, and as a relief measure, **we are pleased to apply a premium reduction ranging from 10% to 14% (depending on the coverage selected) on the current rates. It should be kept in mind that the PWU union is ALSO subsidizing the total cost to a retiree member by \$5.21 per month (plus provincial sales tax).** As a result, this plan not only offers an easy enrollment process (i.e. guaranteed coverage with no medical questionnaires, no deductible, longer trip duration options), it also remains more affordable than many other individual travel insurance products in the market.

We understand that you will have concerns about how your travel insurance coverage provided by RSA is being impacted by the Coronavirus (COVID-19). We are monitoring the impact of the Coronavirus (COVID-19) on your travel insurance plan closely, and we are regularly reviewing the current coverages to determine how they are impacted by this evolving situation.

As such, similar to last year and under these extraordinary circumstances, we are offering you again the opportunity to re-enroll and purchase a new pro-rated year of emergency medical travel insurance coverage, underwritten by Royal & Sun Alliance Insurance Company of Canada, **with an effective date of coverage of either November 1, 2021 or December 1, 2021, rather than only October 1, 2021.**

If you would like to take advantage of this exclusive offer for another year, please complete and send the Enrollment Form and Rate Schedule **by October 1, 2021**, regardless of your selected effective date of coverage for this year.

Envelopes must be postmarked (the official stamp by Canada Post indicating the date sent) on or before October 1, 2021. If you do not apply for coverage by this date, no coverage will be in effect and **you will not be able to enroll at a later date.** Enrollments received after the deadline will not be accepted. **Note:** If you defer your re-enrollment date to November 1, 2021 or December 1, 2021, you will have **no** travel insurance coverage between October 1, 2021 and your selected re-enrollment date, this includes trips within Canada.

Introducing New Changes to Better Serve You!

New Termination Age

This year, we are increasing the termination age eligibility requirement from 75 to 85 years old. Therefore, you must be under age 85 on the selected re-enrollment date to enroll for a new coverage term.

New Coverage Periods

In addition, this year, we are introducing new “per trip” length options to better suit your travel needs. As such, you will now have the option to choose your coverage period from either 60, 90, 120, 150 or 180 days per trip on your annual plan.

If paying by cheque, please make your cheque payable to RSA. Allow up to 4 weeks for processing of your enrollment and payment. Once processed, we will send you a Confirmation of Insurance, Travel Assistance Card and Benefit Booklet. If you don't receive your insurance documents, please contact us as soon as possible.

Although **your travel insurance plan does not specifically exclude medical emergency coverage for COVID-19 if travel is required**, you may wish to consult the Canadian government website for the most up-to-date information on travel advisories at <https://travel.gc.ca/travelling/advisories>.

This situation is developing daily and RSA is committed to keeping our customers informed with the most current information. Hopefully, this solution helps address the concerns and gives you confidence in the steps we are taking. Please visit regularly our website for updates at <https://www.rsagroup.ca/covid19>, **while keeping in mind that this travel insurance plan provides coverage for medical emergencies for trips outside your province and does not contain specific exclusions related to COVID-19.**

Should you require further assistance regarding enrollment or payment inquiries or to advise of an address change, please contact us via email at optionalgrouptravel.rti@rsagroup.ca or by telephone at 1-877-780-1761.

Sincerely,

Royal & Sun Alliance Insurance Company of Canada