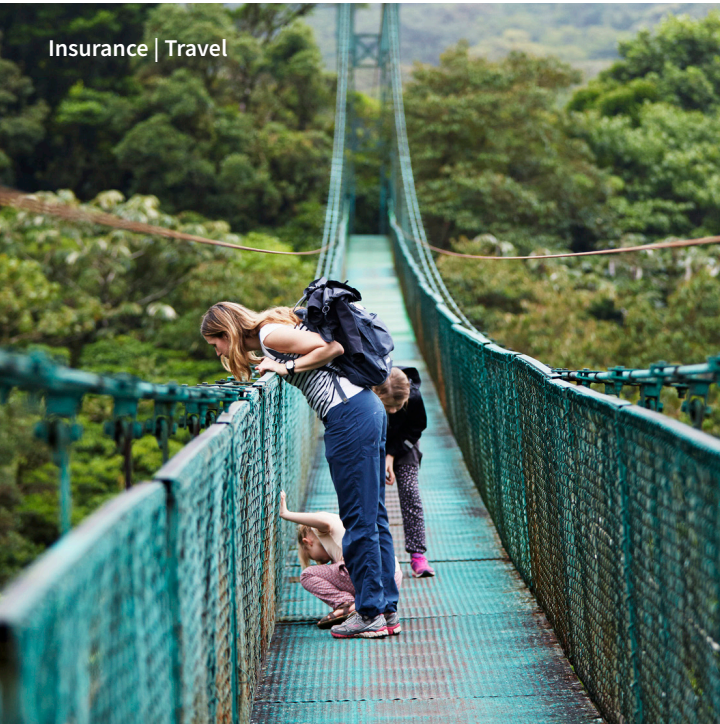


Insurance | Travel



Travel Assistance

World-wide support for travellers
in emergency medical situations

Travelling offers many rewards and experiences.

One experience you'll want covered is an emergency medical situation.

Through your group benefits plan and its arrangement with a travel assistance provider, you have protection in a medical emergency anywhere in the world. You also have protection in Canada if your trip takes you more than 500 km from home.

Travel Assistance is also referred to as **Global Medical Assistance** in your benefits plan.



What you get with Travel Assistance

Assistance company communications network – You have access to a direct line 24 hours a day, seven days a week. The assistance provider can help you locate hospitals, clinics and physicians, and arrange medical evacuation if necessary.

Medical advisors – Qualified licensed physicians, under agreement with the assistance provider, can consult and review your event to help determine the best course of action.

Courtesy assistance – Can help you locate qualified legal advice, local interpreters and appropriate services for replacing lost passports.

Advance admission assistance – Can advance the admission payment to the hospital when required.

Assisting unattended children – If you're hospitalized, the assistance provider will help organize travel arrangements, boarding and travel connections for your unattended minor children. Transportation expenses will be covered up to a maximum of one-way regular economy airfare per child.

Return of vehicle – In the event of illness, injury or death, Travel Assistance covers up to \$1,000 toward the cost of your vehicle's return home or to the nearest rental agency.

Transportation reimbursement – Airfare expenses will be covered for you if you're in a hospital and you miss prearranged and prepaid return transportation. Travel Assistance provides either return of vehicle or transportation reimbursement, but not both.



Medical evacuation – If you're faced with a medical emergency while travelling, and suitable local care isn't available, Travel Assistance covers the cost of a medical evacuation to a hospital in Canada, or to the nearest hospital outside of Canada equipped to provide the required treatment. A medical evacuation to Canada may also be arranged if extensive treatment is needed and your medical condition allows transportation.

Family member travel assistance – If you're hospitalized for more than seven consecutive days and are travelling alone, Travel Assistance will cover the expense of bringing one family member to the hospital. Travel Assistance covers the expense of one round-trip economy airfare, plus up to \$1,500 in lodging expenses. Meals aren't covered.

Travelling companion expenses – If you're admitted to a hospital on the date you were originally scheduled to return home and have been travelling with a companion, Travel Assistance will cover the transportation and accommodation expenses incurred by your companion as a result of your hospitalization. The maximum payable for accommodation is \$1,500. Meals aren't covered.

Note: Travel Assistance provides either family member travel assistance or travelling companion expenses, but not both.

Transportation of remains – In the event of death, Travel Assistance will pay expenses legally required for preparing and transporting a traveller's remains home. The assistance provider can help make the arrangements.



Frequently asked questions

What does Travel Assistance cover?

It covers the costs of the assistance described in this brochure, when the costs are incurred because of a medical emergency.

Costs incurred for either a medical condition that requires ongoing care or elective services aren't covered.

What's considered a medical emergency?

- Any sudden, unexpected injury
- A sudden, unexpected illness or acute episode of disease that couldn't have been reasonably anticipated based on the person's prior medical condition

How do I get assistance?

Call the Travel Assistance provider using the number of the location you're in. The numbers are on the back of this brochure and your benefits card.

If I'm admitted to a hospital, does my benefits card confirm that I'm covered?

Hospitals won't accept your benefits card as proof of medical coverage. They'll use it to call the assistance provider, who then contacts Canada Life to verify coverage.

What if the hospital refuses to recognize my card or call the Travel Assistance provider?

This is very unlikely. However, if it happens, you or a family member should call the travel assistance provider. They'll call the hospital directly and take appropriate measures.

Am I required to pay hospital and doctor bills, or will Canada Life automatically pay these bills when I'm discharged?

You're responsible for arranging payment for all hospital and doctor bills when you're discharged. In some cases, hospitals allow you to assign your insurance benefits in place of full payment. Your benefits card isn't a credit card. It doesn't provide payment.

Do I need to purchase additional health care coverage when I travel?

Your Canada Life benefits plan provides out-of-country and Travel Assistance coverage for emergency medical treatment that may be required when you're travelling temporarily outside of Canada.

However, it's impossible to foresee all the costs you may incur.

To help you decide, consider the maximums and reimbursement levels available in your group benefits plan. These are included in your benefits booklet.

For example, if your benefits plan reimburses 80% of the balance after any applicable provincial plan benefits have been paid, you may wish to buy additional coverage for the remainder.

If you do buy additional insurance, Canada Life will co-ordinate the payment of your claim with your other insurance provider.

Does Travel Assistance include trip cancellation insurance?

Travel Assistance doesn't cover transportation costs if you're unable to leave home at the start of a trip due to a death in your family or if you or a family member becomes seriously ill. This type of coverage is provided by trip cancellation insurance.

If you miss prearranged and prepaid return transportation to Canada because you're in a hospital, the travel assistance provider will arrange and pay the cost of comparable return transportation for you.



How do I submit a claim?

When you return home, contact Canada Life for the forms you need to submit a claim. Submit claims directly to Canada Life and include your original receipts.

If applicable, Canada Life will pay your provincial health plan's share of the claim on the province's behalf. Canada Life will also reimburse you on the balance of expenses covered by your benefits plan.

Before you travel, review your provincial plan to see if out of country medical expenses are covered. Many provincial plans have time limits on submitting claims.

These time limits apply to your Canada Life claims as well. If your provincial plan refuses payment, you may be asked to reimburse Canada Life for any amount already paid on its behalf.



Send claims to:

Canada Life
Out-of-Country Claims Department
P.O. Box 6000 Winnipeg MB R3C 3A5

If you have questions

Call 1-800-957-9777 and select the option to speak with a client service representative in the Out-of-Country Claims Department. A TTY line is available for the deaf or hard of hearing at 1-800-990-6654.



Who do I call in case of a medical emergency?

**Call the number of the location you're in.
Service is available 24/7.**

**Toll-free within
Canada or U.S.**

1-855-222-4051

Cuba

1-204-946-2946*

All other countries

1-204-946-2577*

*Submit long-distance charges to Canada Life for reimbursement.

These numbers are also on the back of your benefits card and at canadalife.com.

This brochure highlights features of Travel Assistance. The plan provisions are detailed in the Group Contract issued to your plan sponsor by Canada Life. The Group Contract shall be the governing document. The travel assistance provider, Canada Life and your plan sponsor are not responsible for the availability, quantity, quality or results of any medical treatment received by an Insured Traveller, or for the failure of an Insured Traveller to obtain medical services.





1-800-957-9777 | canadalife.com