



Travel Assistance

World-wide support in emergency medical situations

This is what happened

The Granger family is in Peru on a hiking trip of a lifetime. Everyone's ready with hiking boots, hats and sunscreen.

At the start of the trail, eight-year-old Simon says he's feeling nauseous and is having sharp stomach pains. Simon's mother feels his forehead and he definitely has a fever. There's no way Simon can go on this hike.

Change of plans

The family is now faced with a medical situation and needs help. Unfortunately, their Spanish is poor so communicating with locals is hard. Luckily, Canada Life's Travel Assistance emergency line is available in different languages, 24 hours a day. In just one phone call, Travel Assistance helps Simon's parents find the nearest hospital and a local interpreter.

Travel Assistance helps financially too. Simon ends up at a hospital that requires an advance payment before they'll admit him. No problem – Travel Assistance makes the admission payment on Simon's behalf.

In the end, Simon is diagnosed with appendicitis and his parents need to delay the flight home. Fortunately, Travel Assistance also covers the cost of changing flights for Simon and one of his parents.

Travelling offers countless 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 is more than 500 km from home.

Travel Assistance is also sometimes called Global Medical Assistance in your benefits plan.

Why is Travel Assistance important?

Through Travel Assistance, you have access to co-ordinators who can direct you to the nearest, most appropriate physicians, hospitals and clinics. They can also help you with travel arrangements.

More ways to benefit from Travel Assistance

Medical advisors – Qualified licensed physicians, under agreement with the travel 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.

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

Assisting unattended children – If you're hospitalized, the assistance provider will pay up to a maximum of one-way regular economy airfare for your minor children who are left unattended because of your hospitalization. It will help organize travel arrangements, boarding and travel connections for your unattended children.

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

Transportation reimbursement – The cost of comparable return transportation home will be covered if you're in a hospital and miss prearranged and prepaid, non-changeable 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 your companion's 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.

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 travel assistance provider can help make the arrangements.

All benefit payments are made in Canadian dollars.

Questions and answers

What is considered a medical emergency? – Your Canada Life benefits plan covers the costs described in this document, when the costs are experienced because of a medical emergency. A medical emergency is either:

- a 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

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

How do I get assistance? – In the event of a medical emergency, call the travel assistance provider using the phone number of the location nearest to you. The phone numbers are shown in this document, on the back of your benefits card and on canadalife.com.

The assistance provider will help you arrange for appropriate medical care, verify your insurance coverage, and provide necessary travel assistance, such as flight, hotel accommodations and vehicle return. The assistance provider can also make advance payments, subject to Canada Life's approval.

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 travel assistance provider, which 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 your 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.

How do I submit a claim? – Complete the Out-of-Country expenses claim form, located on canadalife.com, and any required provincial form(s). Submit all the forms and original receipts to Canada Life.

In most cases, Canada Life will pay your provincial health care 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, we suggest reviewing 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.

If you have questions about your claim or coverage, call us at 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.

Send claims to:
Canada Life
Out-of-Country Claims Department
P.O. Box 6000
Winnipeg, MB R3C 3A5

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 plan, consider the maximums and reimbursement levels available in your 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 want 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 my Travel Assistance plan 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.



Who do I call in case of a medical emergency?

If you experience a medical emergency while outside Canada or 500 km away from home, call:

Canada or U.S.A.:	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.

The toll-free number is meant to be used in case of emergency only but may not work in all circumstances. This is because cell phones don't always connect to toll-free numbers and some pay phones may need payment to place the call.

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

This document highlights features of Travel Assistance. The plan provisions are detailed in the group contract issued to your plan sponsor by The Canada Life Assurance Company (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.

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