

Travel Assistance

Worldwide support for travellers in emergency medical situations



THE
Great-West Life
ASSURANCE  COMPANY

This is what happened

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

At the start of the trail, 8-year-old Simon says he's feeling nauseous and is having sharp stomach pains. Marie, 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 at best, so communicating with locals is hard. Luckily, Great-West Life's *Travel Assistance* emergency line is multilingual and available 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 their flights home. Fortunately, *Travel Assistance* also covers the cost of changing Simon and one of his parents' flights.



Travel Assistance

Table of contents

Why is <i>Travel Assistance</i> important?	2
How do you benefit from <i>Travel Assistance</i>?	3
Frequently asked questions	5

Travelling offers countless rewards and experiences. One experience you don't need is an emergency medical situation.

Through your group benefits plan and an arrangement with an assistance company, you have enhanced protection against 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*.

Why is Travel Assistance important?

Your provincial health care plan provides good protection, but it may not be enough when faced with a medical emergency.

Your protection through your group benefits plan supplements the provincial plan by covering the reasonable and customary costs of medically necessary services or supplies related to the initial treatment of a medical emergency.

Travel Assistance provides benefits and services over and above the basics. Through *Travel Assistance*, you have access to multilingual assistance co-ordinators who can direct you to the nearest, most appropriate physicians and health care facilities, and help you with travel arrangements.



How do you benefit from Travel Assistance?

Worldwide assistance – *Travel Assistance* coverage is available anywhere in the world and within Canada if you're 500 km or more from home.

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

Medical advisors – Qualified licensed physicians, under agreement with the assistance company, provide consultative and advisory services as well as second opinions.

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

Advance admission assistance – The assistance company may make advance payment to the hospital when required for admission.

Assisting unattended children – If you're hospitalized, the assistance company will help organize travel arrangements, boarding and travel connections for your 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 permits 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. (*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 company can help make the arrangements.

All benefit payments are made in Canadian funds.

Frequently asked questions

What is considered a medical emergency?

Your Great-West group plan covers the costs of the assistance described in this brochure, when the costs are incurred because of a medical emergency. A medical emergency is either:

- 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

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

How do I arrange for assistance?

In the event of a medical emergency, call the assistance company using the toll-free number on the back of your benefits card. The assistance company will help you arrange for appropriate medical care, verify your insurance coverage, and provide necessary travel assistance, such as flight, hotel accommodation and vehicle return. If required, the assistance company can also provide advance payments, subject to Great-West's approval.

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

Hospitals won't accept your *Travel Assistance* card as proof of medical coverage. They will use it to call the assistance company, which then contacts Great-West to verify coverage.

What if the hospital refuses to recognize my card or call the assistance company?

This is very unlikely. However, if it happens, you or a family member should call the assistance company. The assistance company will call the hospital directly and take whatever measures are appropriate.

Am I required to pay hospital and doctor bills, or will Great-West 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 *Travel Assistance* card is not a credit card. It doesn't provide payment.

How do I submit a claim?

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

In most cases, Great-West will pay your provincial health plan's share of the claim on the province's behalf. Great-West will also reimburse you on the balance of expenses covered by your group healthcare plan.

We suggest you review your provincial health plan prior to leaving the country to determine the extent of its coverage. Many provincial health plans have time limitations on the submission of claims. These time limits apply to your Great-West claim as well. If your provincial health plan refuses payment, you may be asked to reimburse Great-West for any amount already paid on its behalf.

Send claims directly to:

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

If you have any questions about your claim or coverage, call Great-West's Group Customer Contact Services toll-free 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.

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

Your Great-West group healthcare plan provides comprehensive 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 applicable under your group healthcare plan. These are included in your benefits booklet.

For example, if your plan reimburses 80 per cent of the balance after your provincial plan benefits have been paid, you may wish to purchase additional coverage for the remainder.

If you do purchase additional insurance, Great-West will co-ordinate the payment of your claim with your other carrier.

Does my Travel Assistance plan include trip cancellation insurance?

Your plan 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 flight cancellation insurance.

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

Who do you call?

For help locating assistance during a medical emergency while travelling, call the number of the location nearest you. Service is available 24 hours a day.

Canada or U.S.A.:	1-855-222-4051
Mexico:	0-1-800-522-0029
Dominican Republic:	1-800-203-9530
Universal countries:	1-800-9006-7555*
Cuba:	1-204-946-2946 (call direct)**
All other countries:	1-204-946-2577 (call direct** or collect)

The number to call in case of a medical emergency while travelling depends on the location you're calling from. In some countries you may have to dial 00 before the 1 in the toll-free number. We recommend that before travelling, you take note of the appropriate number to call.

* To view the universal countries list, go to *GroupNet™ for Plan Members* or www.greatwestlife.com.

** Submit long distance charges to Great-West for reimbursement.

These numbers are also provided on the back of your *Travel Assistance* card, and your benefits card, or can be found at www.greatwestlife.com.

*This brochure highlights features of Travel Assistance. The plan provisions are detailed in the Group Contract issued to your plan sponsor by The Great-West Life Assurance Company. **The Group Contract shall be the governing document.** The assistance company, The Great-West Life Assurance Company 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.*



*You and your family deserve quality
benefits coverage backed by
excellent service, and we at
Great-West understand that.
We are committed to being
your Benefits Solutions People.*



www.greatwestlife.com

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