

Global Medical Assistance

Worldwide support for travellers in emergency medical situations



Great-West Life

your Benefits Solutions People



What is Global Medical Assistance?

Through an arrangement with an assistance company, Global Medical Assistance provides support worldwide to travellers in emergency medical situations and obtains Great-West's approval for covered medical expenses.



Travelling offers many rewards and challenges. One challenge you don't need is an emergency medical situation.

Imagine yourself away from home, faced with large, unexpected expenses and potential language barriers at a time when you need immediate, professional medical attention.

Through your organization and Great-West, you now 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. You have **Global Medical Assistance (GMA)**.

Why is GMA important?

Your provincial and group healthcare plans provide good basic protection, but they may not be enough when faced with a medical emergency. Your protection through Great-West's group healthcare plan supplements the provincial plan by covering the reasonable and customary costs of medically necessary services or supplies relating to the initial treatment of a medical emergency.

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

How do you benefit from GMA?

Worldwide Assistance – GMA coverage is provided anywhere in the world. Coverage is also extended for travel within Canada if you are 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.

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

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

Return of Vehicle – If sickness, injury or death prevents you from driving, GMA will pay 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. (GMA provides either Return of Vehicle or Transportation Reimbursement, but not both.)

Medical Evacuation – If you experience a medical emergency while travelling, and suitable local care is not available, GMA 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 are hospitalized for more than seven consecutive days and are travelling alone, GMA will cover the expense of bringing one family member to the hospital. GMA covers the expense of one round-trip economy airfare, plus up to \$1,500 in lodging expenses. Meals are not covered.

Travelling Companion Expenses – If you are admitted to a hospital on the date you were originally scheduled to return home and have been travelling with a companion, GMA 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 are not covered. (GMA provides either Family Member Travel Assistance or Travelling Companion Expenses, but not both.)

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

Note: all benefits are paid in Canadian funds.

Am I required to pay hospital and doctor bills, or will Great-West automatically pay these bills when I'm discharged?

You are responsible for arranging payment for all hospital and doctor bills when you are discharged. In some cases, hospitals may allow you to assign your insurance benefits in place of full payment. Your GMA card is **not** a credit card. It does not 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 (excluding Manitoba residents). 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
PO Box 6000
Winnipeg MB R3C 3A5

If you have any questions about your claim or coverage, call Great-West 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 healthcare coverage when I travel?

Your Great-West group healthcare plan provides comprehensive out-of-country and GMA coverage for emergency medical treatment that may be required when you're travelling temporarily outside of Canada. However, it is 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.

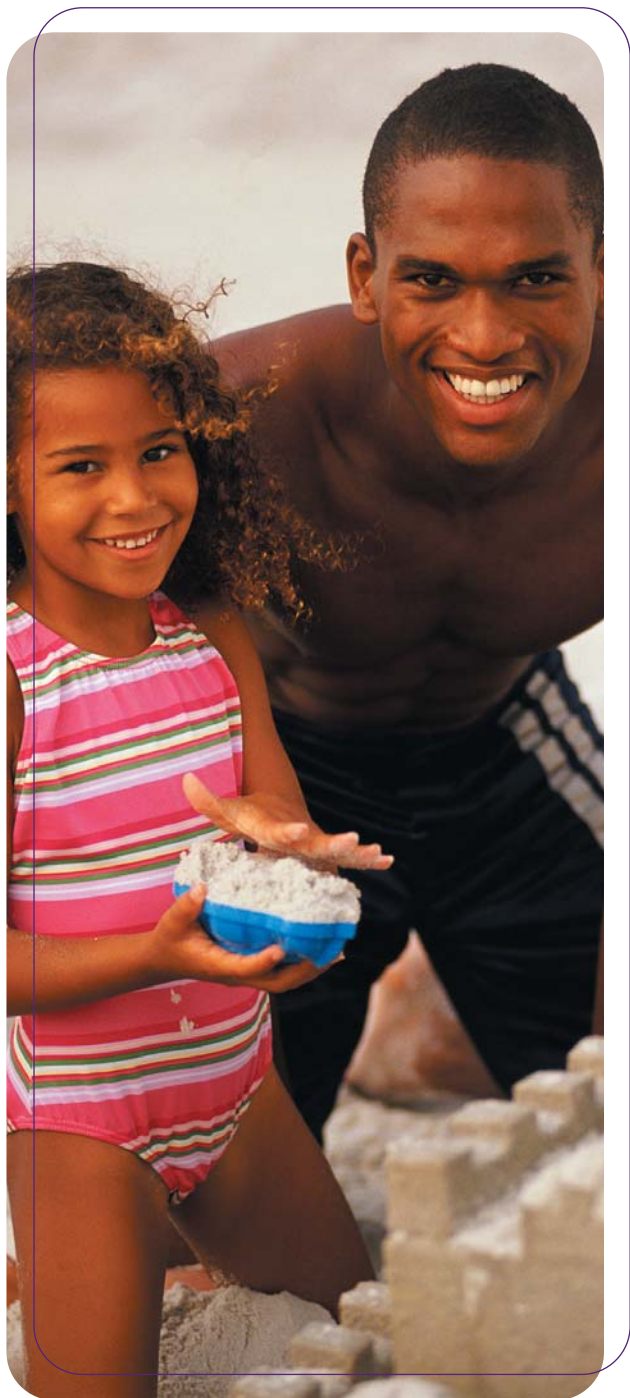
For example, if your plan reimburses 80 per cent of the balance after your provincial plan benefits have been paid, you may wish to purchase additional coverage for the remainder.

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

Does my GMA plan include trip cancellation insurance?

Your plan does not 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 become seriously ill. This type of coverage is provided by flight cancellation insurance.

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



Questions & Answers

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 GMA 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.

What if I'm unable to reach the assistance company at one of the toll-free numbers?

If you have any problems, call the Baltimore number collect. You can call this number from anywhere in the world.

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

Hospitals will not accept your GMA card as proof of medical coverage, but 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 your family member should call the assistance company. The assistance company will call the hospital directly and take whatever measures are appropriate.

Who do you call?

To obtain Global Medical Assistance while travelling in Canada or the United States call toll-free:

1-800-527-0218

Outside Canada or the United States, place a collect call to:

Baltimore, U.S.A. (410) 453-6330

When travelling in Mexico call toll-free:

001-800-101-0061

You will find toll-free numbers for other international locations serviced by GMA, as well as the numbers above, on the back of your GMA card.

This brochure highlights features of Global Medical 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. Neither the assistance company nor The Great-West Life Assurance Company nor your plan sponsor is 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.*



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