



# Travel Assistance

## World-wide support 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 is more than 500 km from home.

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

canada  life™



## What you get with Travel Assistance

### **Travel assistance provider communications network**

– You have access to a direct line 24 hours a day, seven days a week. The travel assistance provider helps you locate hospitals, clinics and physicians, and arranges medical evacuation if necessary.

**Medical advisors** – You can consult qualified licensed physicians under agreement with the travel assistance provider. They can help determine the best course of action to address your medical emergency.

**Courtesy assistance** – You have support in locating qualified legal advice, local interpreters and appropriate services for replacing lost passports.

**Advance admission assistance** – If you require prepayment for admission, the travel assistance provider may pay the hospital in advance.

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

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

**Transportation reimbursement** – Airfare expenses are covered if you're in a hospital and miss your prearranged and prepaid return transportation.

**Note:** Travel Assistance provides either a 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 covers the expense of bringing one family member to the hospital. Coverage includes 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're originally scheduled to return home and have been travelling with a companion, Travel Assistance covers 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 a family member travel assistance or travelling companion expenses, but not both.

**Transportation of remains** – In the event of death, you have coverage for the expenses legally required for preparing and transporting a traveller's remains home. The travel assistance provider helps make those arrangements.





## Frequently asked questions

### What does Travel Assistance cover?

It covers the costs of 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?

- 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

### How do I get assistance?

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

### If I'm admitted to a hospital, are my expenses covered?

The hospital will call the travel assistance provider, who then contacts Canada Life to verify coverage. 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.

### What if the hospital doesn't recognize my coverage or refuses to 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.

### 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.

What's covered is if you miss prearranged and prepaid return transportation to Canada because you're in a hospital. The travel assistance provider arranges and pays the cost of comparable return transportation for you.



## How do I submit a claim?

When you return home, complete the applicable Out-of-country claim form that's available on [canadalife.com](http://canadalife.com). Then submit the claim form and your receipts directly to Canada Life. You can either submit claims online at [mycanadalifeatwork.com](http://mycanadalifeatwork.com) or mail everything to the address below.

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

If you have questions about your claim or coverage, call Canada Life 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 by dialing 711.

## How are claims paid?

If your province of residence provides out-of-country coverage, Canada Life pays your provincial health care plan's share of the claim on the province's behalf. Canada Life also reimburses 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.



**Who do I call in case of a medical emergency?**

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

**Canada or U.S.**  
**1-855-222-4051 (toll-free)**

**Cuba**  
**1-204-946-2946**  
(submit long-distance charges to Canada Life for reimbursement)

**All other countries**  
**1-204-946-2577 (collect)**

These numbers are also on the back of your benefits card and on [canadalife.com](http://canadalife.com).



**1-800-957-9777 | [canadalife.com](http://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.

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