



TravelAssist

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.



What you get with TravelAssist

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, who 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.

Return home – If you're delayed and unable to use your original return travel ticket due to an accident or illness, you're provided with an economy airfare ticket when you're able to travel.

Emergency transportation – If appropriate treatment isn't available, the travel assistance provider arranges for your emergency transportation to a facility that's equipped to treat your condition. The decision to transfer you is made by the attending physician and the travel assistance provider in consultation with Canada Life. You'll be transported to your home province when you're allowed to return to Canada for medical treatment. If you choose not to, your coverage for travel assistance and the related health care claim will terminate.

Family member travel assistance – If you're hospitalized for more than 10 consecutive days and are travelling alone, TravelAssist covers the expense of bringing one family member to the hospital. Coverage includes one round-trip economy airfare for one member of your immediate family to visit you.

Additional accommodation expenses – If your travelling companion stays with you beyond the original return date, their expenses are covered up to \$150 per day with an overall maximum of \$1,500. This coverage can offset the cost of accommodation, meals, telephone, taxis or a rental car.

Travelling companion expenses – If your travelling companion is unable to use their original return travel ticket because of a delay caused by your illness, injury or death, they're provided with an economy airfare return ticket.

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 maximum amount payable is \$3,500. The travel assistance provider helps make those arrangements.



Frequently asked questions

What does TravelAssist 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?

- Any sudden, critical, and unexpected illness
- A sudden injury which requires immediate medical treatment

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.

Failure to contact the travel assistance provider may result in reduced benefit payment. Reimbursement for eligible hospital costs will be reduced by 40%. All other eligible expenses for the same emergency will be limited to the lesser of your out-of-country plan maximum or \$25,000.

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.

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 TravelAssist 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, the travel assistance provider will co-ordinate the payment of your claim with your other insurance provider.

Does TravelAssist include trip cancellation insurance?

TravelAssist 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. Follow the submission instructions on the form.

If you have questions about your claim or coverage, call the travel assistance provider:

- **Canada or U.S.**
1-866-530-6025 (toll-free)
- **All other countries**
905-816-1990 (collect)

How are claims paid?

If applicable, the travel assistance provider pays your provincial health care plan's share of the claim on the province's behalf. The travel assistance provider 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 travel assistance provider from the location you're in. Service is available 24/7.

Canada or U.S.
1-866-530-6024 (toll-free)

All other countries
905-816-1901 (collect)

Write down your group plan number and your certificate number here. Be sure to carry this brochure when you travel.

Group plan number:

Certificate number:



1-800-957-9777 | canadalife.com

This brochure highlights features of TravelAssist. 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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