



# 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.



## What you get with Travel Assistance

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

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

**Advance admission assistance** – Can provide advance payments to the hospital when required.

**Assisting unattended children** – If you're hospitalized, the assistance provider will pay up to \$2,000 to help your unattended children. They'll organize travel arrangements, boarding and travel connections, accommodations and an attendant to watch over the children.

**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 miss your 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 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 \$150 per day, for a maximum of 10 days in lodging expenses.

**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 accommodation expenses incurred by your companion as a result of your hospitalization. The maximum payable for accommodation is \$150 per day, for a maximum of 10 days.

Note: 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 up to \$5,000 for the legal preparation and transportation to bring a traveller's remains home. The assistance provider can help make those arrangements.

**Incidental non-medical hospital expenses** – If you're hospitalized, Travel Assistance will pay up to \$100 per hospitalization for incidental non-medical hospital expenses, such as phone or television service in your room.



## 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, 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 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 a 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.

### 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 costs 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.

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.



## 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 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

## How are claims paid?

If your province of residence provides out-of-country coverage, Canada Life will pay your provincial health 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, 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.

## If you have questions

Call 1-800-957-9777 and select the option to speak with a client service representative in the Out-of-Country Claims Department. A TTY service is available for the deaf or hard of hearing by dialing 711.



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*
Cuba	1-204-946-2946**
All other countries	1-204-946-2577**

\* Toll-free within Canada or U.S.

\*\*Submit long distance charges to Canada Life for reimbursement.

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 the 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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