



SPECIALTY PRODUCTS

21-03

Out-of-Country Emergency Care and Travel Assistance coverage reminders

Before travelling outside of Canada, it's recommended that your members reference their provincial and federal guidelines for out-of-country travel. A little preparation can help put your members' mind at ease when travelling outside Canada. Members should know what type of coverage they have, who to call in case of a medical emergency and how to make a claim before leaving Canada.

Out-of-Country Emergency Care coverage

Out-of-Country Emergency Care coverage provides benefits during a medical emergency while members or their covered dependants are temporarily outside Canada for vacation, education or business.

Most group plans with Out-of-Country Emergency Care coverage cover medical expenses incurred only during the initial treatment of a medical emergency, such as physician fees, lab fees and hospital fees. It's important for members to review their benefits booklet for specifics of their coverage before they travel.

Provincial health care plan coverage must be in place for Out-of-Country Emergency Care coverage to apply. Members should also be aware of any trip limits associated with their group plan. They may want to purchase additional coverage if they'll be outside Canada for periods beyond their trip limit.

Coverage for Travel Assistance (Global Medical Assistance)

Travel Assistance is a separate coverage from Out-of-Country Emergency Care coverage. Travel Assistance provides members 24/7 access to a travel assistance provider. The travel assistance provider can direct members to a health care facility or assist with travel arrangements following a medical emergency. Travel Assistance is also available to members who are travelling within Canada more than 500 km from their home.

Canada Life™ plans don't include coverage for trip cancellation, trip interruption or lost or damaged baggage.

COVID-19

Claims related to COVID-19 during travel to a country with or without travel advisory warnings will be assessed like any other claim under your plan. Plan coverages vary, so every claim will be handled on a case-by-case basis. For a case to be considered a medical emergency, your members must have acute symptoms of an illness. A positive COVID-19 test without acute symptoms isn't considered a medical emergency.

GroupLine

News and updates for advisors
and plan sponsors



Coverage for COVID-19 diagnostic/screening and antibody/serology tests aren't covered under the standard group benefits plan but with a prescription, may be eligible under a health care spending account if your plan has one.

Medical care required because of a person contracting COVID-19 is covered.

- If they presented to a clinic because they didn't feel well, the physician's consultation would be an eligible expense.
- If they're hospitalized, these medical costs are eligible.

Quarantine expenses aren't covered.

Getting ready to leave

Before leaving a member should:

- Review their benefits booklet for specifics of their coverage
- Leave details of insurance coverage with a contact at home
- Talk to their doctor if they have concerns about any medical conditions

Members should have:

1. Their Plan ID (located on their benefits card with travel assistance contact numbers or their Travel Emergency Medical card)
2. Their provincial health card
3. A valid passport

For more information

Members with questions about their Out-of-Country Emergency Care coverage or claims should call 1-800-957-9777.

Generally, members who have access can visit mycanadalifeatwork.com for a copy of an Out-of-Country Emergency Care coverage letter and claim forms.

See travel.gc.ca for a traveller's checklist, information on travelling with children and other travel tips.

In case of medical emergency

Members who experience a medical emergency while they travel should call the travel assistance location nearest them or have someone call on their behalf.:

Available 24/7 and 365 days of the year.

Canada or U.S.A.: 1-855-222-4051

Cuba: 1-204-946-2946*

GroupLine

News and updates for advisors
and plan sponsors



All other countries: 1-204-946-2577*

*Submit long distance charges to Canada Life for reimbursement.

NOTE: The toll-free number is meant to be used in case of emergency only and may not work in all circumstances. Cell phones don't always connect to toll-free numbers, and some pay phones may need payment to place the call.

Making a claim

Members with out-of-pocket expenses for a medical emergency who haven't contacted the travel assistance provider are responsible for completing out-of-country claim forms (not a health care expenses statement) and the associated provincial/territorial form for their province or territory. These forms can be found on canadalife.com.

The content of this GroupLine is for general use and informational purposes only. It is not intended to be legal or tax advice. The content of this GroupLine is based on information available at the time of publication, which is subject to change. Efforts have been made to ensure the accuracy of the information contained in this GroupLine. However, it may contain errors or omissions or become out of date following publication.

Canada Life and design and My Canada Life at Work are trademarks of The Canada Life Assurance Company.