



## SPECIALTY PRODUCTS

21-04

### **Out-of-Province/Country Emergency Care and Travel Assistance coverage reminders**

Before travelling, it's recommended that your members reference their provincial and federal guidelines. A little preparation can help put your members' mind at ease when travelling outside Canada or their province/territory of residence. 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 they leave.

#### **Out-of-Province/Country Emergency Care coverage**

Out-of-Province/Country Emergency Care coverage provides benefits during a medical emergency while members or their covered dependants are temporarily outside Canada, or the Canadian province or territory where they reside for vacation or business.

What's considered a medical emergency for the purposes of emergency out-of-province/country coverage will depend on the specific terms of your group plan. Most group plans with emergency out-of-province/country 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 details about their coverage before they travel.

Provincial health care plan coverage must be in place for 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 travelling for periods beyond their trip limit.

#### **Coverage for Travel Assistance**

Travel Assistance is a separate coverage from Out-of-Province/Country Emergency Care coverage. Travel Assistance helps members with 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. As with emergency out-of-province/country coverage, it is important for members to review their benefits booklet for the specifics of their coverage, including any coverage limitations related to trip duration.

Canada Life™ plans don't include trip cancellation coverage, trip interruption or loss 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.

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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:

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

## For more information

If members have questions about their claim or Canada Life's emergency out-of-province/country coverage, please call 1-866-530-6025 or 905-816-1990.

Generally, members who have access can visit [mycanadalifeatwork.com](http://mycanadalifeatwork.com) for an Out-of-Province/Country Emergency Care coverage letter and claim forms.

See [www.travel.gc.ca](http://www.travel.gc.ca) for a traveller's checklist, information on travelling with children and other travel tips.

## In case of medical emergency

If a member has a medical emergency while out of province/country, they should contact the travel assistance location nearest them, or have someone call on their behalf.

**Available 24/7 and 365 days of the year.**

**Collect from anywhere in the world: 905-816-1901**

**Call toll-free from Canada or the U.S 1-866-530-6024**

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**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.

In an event that the member can't successfully reach the travel assistance provider by calling collect, they may opt to pay for the call and file a claim for reimbursement later.

## 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](http://canadalife.com).

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