



SPECIALTY PRODUCTS

21-24

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

Before travelling, we recommend that your members check their provincial and federal guidelines. A little preparation can help put their minds at ease when travelling outside of Canada. So before they leave, members should know what type of coverage they have, who to call in case of a medical emergency and how to make a claim.

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, business or education.

What's considered a medical emergency for Out-of-Country Emergency Care depends on the terms of your group plan. Most group plans with Out-of-Country Emergency Care 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 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's coverage. They may want to purchase additional insurance if they're travelling for periods beyond their limit.

Travel Assistance coverage

Your group plan may provide Travel Assistance coverage, which is different than Out-of-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-country coverage, it's 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, trip interruption or loss or damaged baggage coverage.

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; however, with a prescription it may be eligible under a health care spending account if your plan has one.

Medical care required because a member contracted COVID-19 is covered:

- If they go to a clinic because they don't feel well. A physician's consultation would be an eligible expense.
- If they're hospitalized. These medical costs are eligible for coverage.

Quarantine expenses aren't covered.

Getting ready to leave

Before travelling a member should:

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

Members should have:

- Their plan ID and phone number(s) to call in case of a medical emergency. These numbers are located on their benefit or Travel Assistance cards and in their Travel Assistance brochure.
- Their provincial health card
- A valid passport

Generally, members who have access can visit mycanadalifeatwork.com for 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.

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 applicable provincial/territorial form. These forms can be found on canadalife.com.

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