



SPECIALTY PRODUCTS

21-03

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

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

Understanding group and other travel insurance coverage

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

What's a medical emergency? It depends on the plan. 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 to review your benefits booklet for specifics of your coverage before you travel.

Provincial health care plan coverage must be in place for your coverage to apply. You should also be aware of any trip limits associated with your group plan. You may want to consider purchasing additional coverage if your travel outside of Canada goes beyond this trip limit.

Coverage for Travel Assistance

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

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

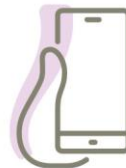
COVID-19

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, you must have acute symptoms of an illness. A positive COVID-19 test without acute symptoms isn't considered a medical emergency.

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.

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

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

Quarantine expenses aren't covered.

Getting ready to leave

Before you leave, you should:

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

Keep with you when travelling:

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

For more information

If you have questions about your Out-of-Country Emergency Care coverage or claims, please call 1-800-957-9777.

If you have access, sign in to 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.

In case of medical emergency

If you have a medical emergency while travelling you should contact the travel assistance location nearest you or have someone call on your behalf.

Available 24/7 and 365 days of the year.

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

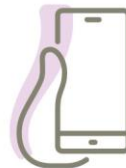
Cuba: 1-204-946-2946*

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

*Submit long distance charges to Canada Life for reimbursement.

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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.

Making a claim

If you incur out-of-pocket expenses for a medical emergency, and haven't contacted the travel assistance provider, you'll need to submit an out-of-country claim form (not a health care expenses statement) and the associated provincial/territorial form for your province or territory. These forms can be found on canadalife.com.

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