



## SPECIALTY PRODUCTS

21-04

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

Before travelling it's recommended that you reference your provincial and federal guidelines for out-of-province/country travel. A little preparation can help put your mind at ease while you travel outside Canada or your province/territory of residence. 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 you leave.

#### **Understanding group and other travel insurance coverage**

Your emergency out-of-province/country coverage is designed to provide benefits during a medical emergency while you or your dependants are temporarily outside of Canada, or the Canadian province or territory where you reside, for business or vacation.

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

Provincial health care plan coverage must be in place for your coverage to apply. You can also consider purchasing additional coverage in the event that your trip is longer than the trip limit of your group plan.

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

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

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

# NewsLine

News and updates for plan members



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.

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

If you have access, visit [mycanadalifeatwork.com](http://mycanadalifeatwork.com) for an Out-of-Country Emergency Care coverage letter and claim forms.

See [travel.gc.ca](http://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 traveling, 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.**

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**Call collect from anywhere in the world :** 905-816-1901

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

**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.

If you can't reach the travel assistance provider by calling collect, you can pay for the call yourself and file a claim for reimbursement later.

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

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