

Insurance | Travel



TravelAssist

World-wide support for travellers
in emergency medical situations

Travelling offers many rewards and experiences.

One experience you'll want covered is an emergency medical situation.

Through your group benefits plan and its arrangement with the travel assistance centre, you have protection in a medical emergency anywhere in the world. You also have protection in Canada if your trip takes you more than 500 km from home.



What you get with TravelAssist

Assistance centre communications network

– You have access to a direct line 24 hours a day, seven days a week. The assistance centre can help you locate hospitals, clinics and physicians, and arrange medical evacuation if necessary.

Medical advisors – Qualified licensed physicians, under agreement with the assistance centre, can consult and review your event to help determine the best course of action.

Courtesy assistance – Can help you locate qualified legal advice, local interpreters and appropriate services for replacing lost passports.

Advance admission assistance – Can advance the admission payment to the hospital when required.

Assisting unattended children – If you're hospitalized, the assistance centre will help organize travel arrangements, boarding and travel connections for your unattended minor children. Transportation expenses will be covered up to a maximum of one-way regular economy airfare per child.

Return of vehicle – In the event of illness, injury or death, TravelAssist covers up to \$1,000 toward the cost of your vehicle's return home or to the nearest rental agency.

Return home – If you're delayed and unable to use your original return travel ticket due to an accident or illness, you'll be provided with an economy fare ticket when you're able to travel.

Emergency transportation – If appropriate treatment for your condition isn't available, the assistance centre will arrange for your emergency transportation to a facility that is equipped to treat you. The decision to transfer you will be made by the attending physician, and the assistance company in consultation with Canada Life. If the attending physician indicates that you can return to Canada for medical treatment and you choose not to, your coverage for travel assistance and the related health care claim will terminate.

Family member travel assistance – If you're hospitalized for more than 10 consecutive days and are travelling alone, TravelAssist will cover the expense of bringing one family member to the hospital. TravelAssist covers the expense of one round-trip economy airfare for one member of your immediate family to visit you.

Additional accommodation expenses –

If your travelling companion stays with you beyond the original return date, their expenses will be covered up to \$150 per day with an overall maximum of \$1,500. This coverage can offset the cost of accommodation, meals, telephone, taxis or a rental car.

Travelling companion expenses – If your travelling companion is unable to use their original return travel ticket because of a delay caused by your illness, injury or death, they'll be provided with an economy fare return ticket.

Transportation of remains – In the event of death, TravelAssist will pay expenses legally required for preparing and transporting a traveller's remains home. The maximum payable is \$3,500. The assistance centre can help make the arrangements.



Frequently asked questions

What's considered a medical emergency?

- Any sudden, critical, and unexpected illness
- A sudden injury which requires immediate medical treatment

Elective services aren't covered, nor are expenses associated with a condition which requires ongoing medical attention. Once the emergency treatment for a condition has been completed, any ongoing medical treatment related to that condition isn't covered.

How do I get assistance?

Call the assistance centre. The numbers are on the back of this brochure.

Failure to contact the assistance centre may result in reduced benefit payment. Reimbursement for eligible hospital costs will be reduced by 40 per cent. All other eligible expenses for the same emergency will be limited to the lesser of your out-of-country plan maximum or \$25,000.

If I'm admitted to a hospital, are my expenses covered?

The hospital will call the assistance centre, who then contacts Canada Life to verify coverage. You're responsible for arranging payment for all hospital and doctor bills when you're discharged. In some cases, hospitals allow you to assign your insurance benefits in place of full payment.

What if the hospital doesn't recognize my coverage or call the assistance centre?

This is very unlikely. However, if it happens, you or a family member should call the assistance centre. The centre can then call the hospital directly and take appropriate measures.

Do I need to purchase additional health care coverage when I travel?

Your Canada Life benefits plan provides out-of-country and TravelAssist coverage for emergency medical treatment that may be required when you're travelling temporarily outside of Canada.

However, it's impossible to foresee all the costs you may incur.

To help you decide, consider the maximums and reimbursement levels available in your group benefits plan. These are included in your benefits booklet.

For example, if your benefits plan reimburses 80% of the balance after any applicable provincial plan benefits have been paid, you may wish to buy additional coverage for the remainder.

If you do buy additional insurance, the assistance centre will co-ordinate the payment of your claim with your other insurance provider.

Does TravelAssist include trip cancellation insurance?

TravelAssist doesn't cover transportation costs if you're unable to leave home at the start of a trip due to a death in your family or if you or a family member becomes seriously ill. This type of coverage is provided by trip cancellation insurance.

If you miss prearranged and prepaid return transportation to Canada because you're in a hospital, the travel assistance centre will arrange and pay the cost of comparable return transportation for you.



How do I submit a claim?

When you return home, contact the assistance centre for the forms you need to submit a claim. Submit your out-of-country medical emergency claims and travel assistance claims directly to the centre and include your original receipts.

If applicable, the assistance centre will pay your provincial health plan's share of the claim on the province's behalf. The assistance centre will also reimburse you on the balance of your out-of-country medical emergency expenses covered by your health care plan.

Before you travel, review your provincial plan to see if out of country medical expenses are covered. Many provincial plans have time limits on submitting claims.

These time limits apply to your Canada Life claims as well. If your provincial plan refuses payment, you may be asked to reimburse Canada Life for any amount already paid on its behalf.



Send claims to:

Assistance Centre – Claims Department
P.O. Box 97, Station A
Mississauga, ON L5A 2Y9

If you have questions about your claim or coverage

Call the assistance centre: 1-866-530-6025 or collect at 905-816-1990.

This brochure highlights features of TravelAssist. The plan provisions are detailed in the Group Contract issued to your plan sponsor by Canada Life. The Group Contract shall be the governing document. The travel assistance centre, Canada Life and your plan sponsor are not responsible for the availability, quantity, quality or results of any medical treatment received by an Insured Traveller, or for the failure of an Insured Traveller to obtain medical services.







Who do I call in case of a medical emergency?

Call the assistance centre from the location you're in. Service is available 24/7.

Toll-free within

Canada or U.S. **1-866-530-6024**

All other countries **905-816-1901**

Write down your group plan number and your certificate number here. Be sure to carry this brochure when you travel.

Group plan number: _____

Certificate number: _____

