



SPECIALTY PRODUCTS

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Out-of-country and travel assistance coverage reminders

For members with Great-West Life out-of-Country and travel assistance benefits

When travelling outside Canada, a little preparation is key to enjoying some time away. Before leaving, you should know what type of coverage you have, who to call in case of a medical emergency, and how to make a claim.

Understanding group and other travel insurance coverage

Out-of-country emergency medical 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 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. If you're leaving the country for an extended period, you should ask about getting a coverage extension of your provincial health care coverage before leaving Canada. You should also be aware of any trip limits associated with your group plan. If you're travelling outside Canada for periods beyond this trip limit, you may want to consider purchasing additional coverage.

Coverage for travel assistance (Global medical assistance)

Travel assistance is separate coverage from out-of-country emergency medical coverage. Travel assistance helps through 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.

Great-West Life plans don't include coverage for trip cancellation, trip interruption, or baggage loss or damage. You can obtain these types of coverage from other sources, like a travel agency.

Getting ready to leave

Before leaving, you should:

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



Keep with you when travelling:

- Your Plan ID (on your wallet ID card and prescription drug and travel emergency medical card)
- Your provincial health card
- A valid passport

For more information

If you have general questions about your out-of-country coverage or claims, please call 1-800-957-9777.

See www.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 outside Canada, you should contact the travel assistance location nearest you or have someone call on your behalf.

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 Great-West Life for reimbursement.**

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 healthcare expenses statement) and the associated provincial/territorial form for your province or territory. These forms can be found on www.greatwestlife.com.

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