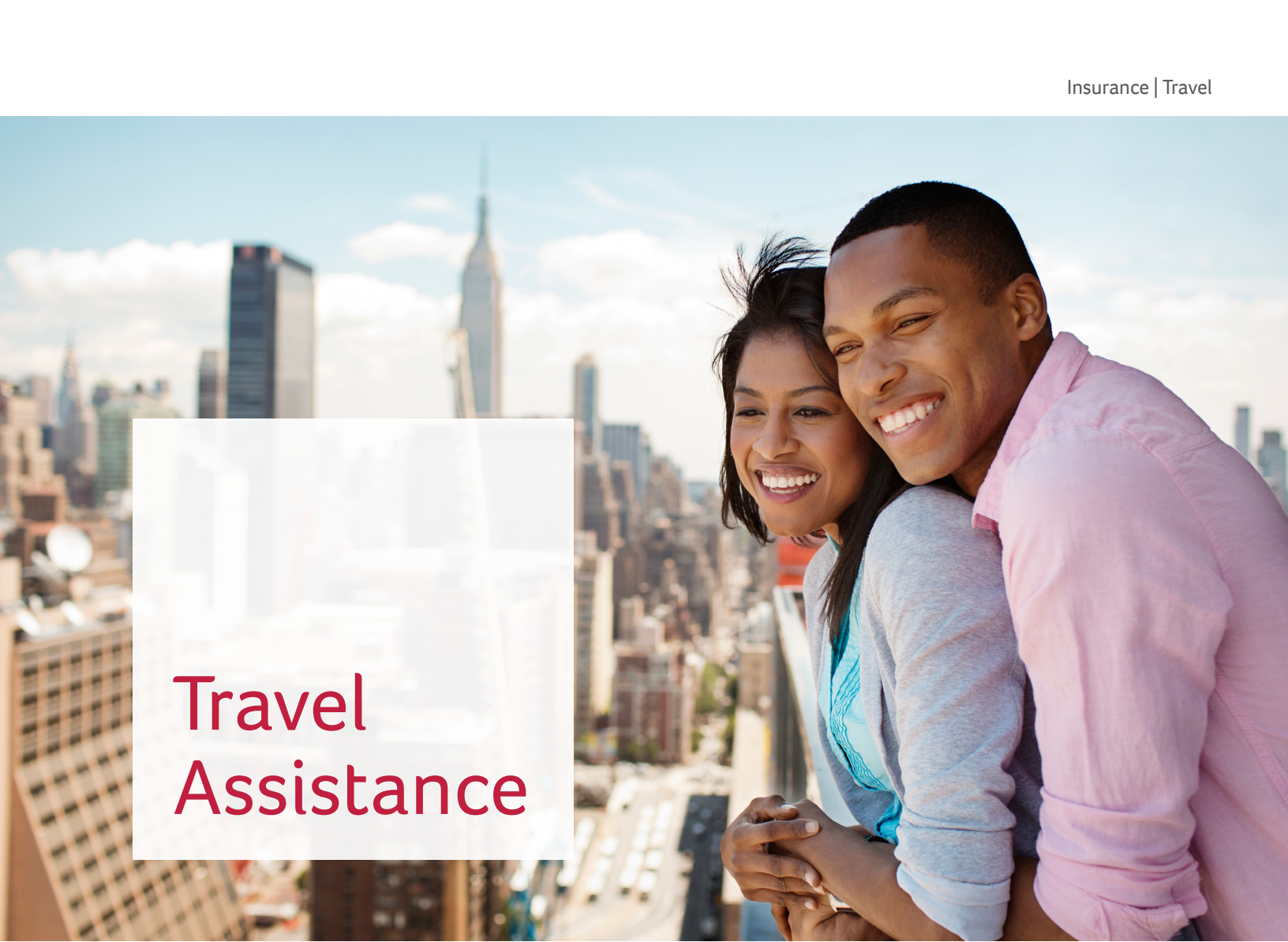




Travel Assistance

World-wide support in emergency medical situations

If you have a medical emergency while travelling, you might need help to take care of other details. That's where Travel Assistance can help.

It's different from out-of-country emergency medical care coverage. It gives you access to a travel assistance provider, who can help you find medical help or arrange travel afterward. It's available 24 hours a day, every day, anywhere in the world. You can also get help in Canada if your trip is more than 500 km from home.

For information on out-of-country emergency medical care coverage, see your benefits booklet.

Travel Assistance is also called **Global Medical Assistance** in your benefits plan.



What's included

Medical advisors – Licensed physicians can consult on your case and find the best way to help.

Courtesy help – Help finding legal advice, local interpreters and replacing lost passports.

Advance admission – If you need to prepay for admission, the provider can pay the hospital in advance.

Care for unattended children – If you're in hospital, the provider helps arrange travel for your unattended minor children. Expenses are covered up to a maximum of a one-way regular economy airfare per child.

Return of vehicle – Coverage up to \$1,000 toward the return of your vehicle home or the nearest rental agency.

Transportation reimbursement – Airfare expenses are covered if you're in a hospital and miss your prearranged and prepaid return trip.

Note: You can get either your vehicle returned or transportation reimbursement, but not both.

Medical evacuation – If suitable local care isn't available, you're covered for evacuation to a hospital in Canada, or the nearest one that can give the treatment you need. You can also be evacuated to Canada if you need extensive treatment and it's safe for you to travel.

Family member travel – If you're in hospital for more than seven days in a row and are alone, one family member can be brought to the hospital. It includes one round-trip economy airfare, plus up to \$1,500 in lodging expenses. Meals aren't covered.

Travelling companion expenses – If you're in hospital on the date of your trip home and are with a companion, their transportation and accommodation expenses are covered. The maximum payable for accommodation is \$1,500. Meals aren't covered.

Note: You can get either travel for a family member or travelling companion expenses, but not both.

Transportation of remains – If someone covered under your plan dies, you have coverage for the expenses to prepare and transport the remains home. The provider helps make those arrangements.

What's considered a medical emergency?

- A sudden, unexpected injury
- A sudden, unexpected illness or acute episode of disease that couldn't have been reasonably expected based on the person's prior medical condition

Costs aren't covered for elective services or a medical condition that needs ongoing care.

How to submit a claim

When you return home, complete the out-of-country claim form that's available on canadalife.com. Follow the submission instructions on the form.

If you have questions about your claim, call the travel assistance provider:

- Canada or U.S.: 1-866-530-6025 (toll-free)
- All other countries: 1-905-816-1990 (collect)

If you have questions about your coverage, call Canada Life at 1-800-957-9777 and select the option to speak with the out-of-country claims department. A TTY line is available for the deaf or hard of hearing by dialing 711.

How are claims paid?

If your province has out-of-country coverage, Canada Life pays your provincial health care plan's share of the claim for them. Canada Life also reimburses you on the amount left over that's covered by your benefits plan.

Before you travel, check your provincial plan to see if out-of-country medical expenses are covered. Many provincial plans have time limits on submitting claims. These limits apply to your Canada Life claims also. If your provincial plan refuses payment, you may be asked to reimburse Canada Life for any amount already paid on its behalf.



Frequently asked questions

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

The hospital will call the travel assistance provider, 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. Your benefits card isn't a credit card. It doesn't provide payment.

Do I need to buy extra health care coverage when I travel?

This is something you'd buy on your own. To help you decide, consider the maximums and reimbursement levels available in your group plan. These are included in your benefits booklet.

If you do buy additional insurance, Canada Life will co-ordinate payment with the other insurance provider.

Does Travel Assistance include trip cancellation insurance?

No, this is separate coverage that you'd have to buy on your own.



**Who do I call in case of
a medical emergency?**

**Call the number of the location you're in.
Service is available 24 hours a day,
every day.**

Canada or U.S.
1-855-222-4051 (toll-free)

All other countries
1-204-946-2577 (collect)

These numbers are also on the back of your
benefits card and on canadalife.com.



1-800-957-9777 | canadalife.com

This brochure highlights features of Travel Assistance. 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 provider, 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.

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