

TravelAssist

*Worldwide support for
travellers in emergency
medical situations*



travel assistance coverage

questions and answers

24-hour direct line

Great-West Life

your Benefits Solutions People



*Call the Assistance Centre
immediately in the event
of a medical emergency at*

1-866-530-6024

or collect at

905-816-1901

TravelAssist

Table of Contents

What is TravelAssist?	2
Why is TravelAssist important?	3
How do you benefit from TravelAssist?	4
Questions & Answers	7
What is considered a medical emergency?	7
How do I arrange for assistance?	7-8
If I'm admitted to a hospital, does my TravelAssist card confirm that I am covered?	8
What if the hospital refuses to recognize my coverage or call the Assistance Centre?	8
Am I required to pay hospital and doctor bills, or will the Assistance Centre automatically pay these bills when I'm discharged?	9
How do I submit a claim?	9-10
Do I need to purchase additional healthcare coverage when I travel?	10-11
Does my TravelAssist plan include trip cancellation insurance?	11
Who do you call?	12

See the back cover of this booklet for your TravelAssist wallet card.

What is TravelAssist?

Through an arrangement with an assistance company, TravelAssist provides support worldwide to travellers in emergency medical situations and obtains Great West's approval for covered medical expenses.

Travelling offers many rewards and challenges. One challenge you don't need is an emergency medical situation.

Imagine yourself away from home, faced with large unexpected expenses and potential language barriers at a time when you need immediate, professional and medical attention.

Through your organization and Great-West, you now have enhanced protection against a medical emergency anywhere in the world. You also have protection in Canada, if your trip takes you to another province. You have **TravelAssist**.

Why is TravelAssist important?

When you travel, your provincial healthcare plan covers you to a certain extent. Your protection through Great-West's group healthcare plan supplements it by covering the reasonable and customary costs of medically necessary services or supplies relating to the initial treatment of a medical emergency.

Your provincial and group healthcare plans provide good basic protection, but they may not be enough when faced with a medical emergency.

TravelAssist provides benefits and services over and above the basics. Through TravelAssist, you have access to multilingual assistance coordinators who can direct you to the nearest, most appropriate physicians and healthcare facilities, and help you with travel arrangements.

How do you benefit from TravelAssist?

Worldwide Assistance – TravelAssist coverage is provided anywhere in the world. Coverage is also extended for travel within Canada if you travel to another province.

Assistance Centre Communications Network – You have access to a direct line 24 hours a day, every day. 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 company, provide consultative and advisory services as well as second opinions.

Courtesy Assistance – The Assistance Centre can help you locate qualified legal advice, local interpreters and appropriate services for replacing lost passports.

Admission Advance Assistance – The Assistance Centre may make advance payment to the hospital when required for admission.

Assisting Unattended Children – If your illness, injury or death leaves your children unattended, the Assistance Centre will help organize travel arrangements, boarding and travel connections for your unattended children. Transportation expenses will be covered up to a maximum of one-way regular economy airfare per child.

Return of Vehicle – If sickness, injury or death prevents you from driving, TravelAssist will pay up to \$1,000 toward the cost of your vehicle's return home or to the nearest rental agency.

Return Home – If you are delayed and no longer able to use your travel ticket due to an accident or illness, you will be returned home via economy fare.

Emergency Transportation – If proper treatment for your condition is unavailable, the Assistance Centre will arrange for your emergency transportation to a facility that is equipped to treat your condition. Great-West, in consultation with the Assistance Company and the attending physician, will make the decision to move you. Or, when the attending doctor specifies that you can be returned to Canada for medical attention, you may be transported back to your home province. If the decision has been made to transport you back to your home province, and you choose not to return, coverage for your travel assistance or group healthcare claim in question will terminate.

Family Member Travel Assistance – If you are hospitalized for more than ten consecutive days and have been travelling alone, 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, his or her expenses will be covered up to \$150 per day with an overall maximum of \$1,500. This coverage includes commercial accommodations, meals, telephone and taxis or rental cars.

Travelling Companion Expenses – If your travelling companion is unable to use his/her original return travel ticket because of a delay caused by your illness, injury or death, then he/she will be returned home via economy fare.

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.

Note: All benefits are paid in Canadian funds.

Questions & Answers

What is considered a medical emergency?

Your Great-West group plan covers the costs of the assistance described in this brochure, when the costs are incurred because of a medical emergency. A medical emergency is any sudden, critical, and unexpected illness or injury which requires immediate medical treatment.

Elective services are not covered. Nor are expenses associated with a condition which requires ongoing medical attention. Once the emergency treatment for a condition is over, any ongoing medical treatment related to that condition is not covered.

How do I arrange for assistance?

In the event of a medical emergency, call the Assistance Centre immediately, prior to seeking medical treatment, using the toll-free number on your TravelAssist wallet card, or at the back of this brochure. If, due to the nature of your medical emergency, it is not reasonably possible for you or someone on your behalf to contact the Assistance Centre prior to seeking medical treatment, the Assistance Centre must be contacted as soon as medically possible.

Failure to contact the Assistance Centre as described will result in a reduction of benefits under your group healthcare plan in the case of hospitalization of 40% of eligible costs, and all costs for such emergency will be limited to your out-of-country overall plan maximum or \$25,000 (whichever is less).

The Assistance Centre will help you arrange for appropriate medical care, verify your insurance coverage, and provide necessary travel assistance, such as flight, hotel accommodation and vehicle return. If required, the Assistance Centre can also provide advance payments, subject to Great-West's approval.

If I'm admitted to a hospital, does my TravelAssist card confirm that I am covered?

Hospitals will not accept your TravelAssist card as proof of medical coverage, but will use it to call the Assistance Centre, which then verifies coverage.

What if the hospital refuses to recognize my card or call the Assistance Centre?

This is very unlikely, however, if it happens, you or your family member should call the Assistance Centre. The Assistance Centre will call the hospital directly and take whatever measures are appropriate.

Am I required to pay hospital and doctor bills, or will the Assistance Centre automatically pay these bills when I'm discharged?

You are responsible for arranging payment for all hospital and doctor bills when you are discharged. In some cases, hospitals may allow you to assign your insurance benefits in place of full payment. Your TravelAssist card is not a credit card. It does not provide payment.

How do I submit a claim?

When you return home, contact the Assistance Centre – Claims Department for the forms you need to submit a claim. Submit your out-of-country medical emergency claims directly to the Assistance Centre and include your original receipts.

In most cases, the Assistance Centre will pay your provincial health plan's share of these claims on the province's behalf. The Assistance Centre will also reimburse you for the balance of your out-of-country medical emergency expenses covered by your group healthcare plan.

We suggest you contact your provincial health plan prior to leaving the country to determine the extent of its coverage. Many provincial health plans have time limitations on the submission of claims. These time limits

apply to your group healthcare plan claim as well. If your provincial health plan refuses payment, you may be asked to reimburse Great-West for any amount already paid on its behalf.

Send claims directly to:

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

If you have any questions about your claim or coverage, call the Assistance Centre's Claim Department toll-free at 1-866-530-6025 or collect at 905-816-1990.

Do I need to purchase additional healthcare coverage when I travel?

Your Great-West group healthcare plan provides comprehensive out-of-country and TravelAssist coverage for emergency medical treatment that may be required when you're travelling temporarily outside of Canada. However, it is impossible to foresee all the costs you may incur.

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

For example, if your plan reimburses 80 per cent of the balance after your provincial plan benefits have been paid, you may wish to purchase additional coverage for the remainder.

If you do purchase additional insurance, the Assistance Centre will co-ordinate the payment of your claim with your other carrier.

Does my TravelAssist plan include trip cancellation insurance?

Your plan does not cover transportation costs if you're unable to leave home at the start of a trip due to the death or serious illness of yourself or a family member. This type of coverage is provided by flight cancellation insurance.

If you miss prearranged and prepaid return transportation to Canada because you are in a hospital, the Assistance Centre will arrange and pay the cost of comparable return transportation for you.

Who do you call?

Here are the numbers to call for emergency assistance.

To obtain TravelAssist while travelling in Canada or the United States call toll-free:

1-866-530-6024

or call collect from anywhere in the world:

905-816-1901

Please carry this wallet card with you **at all times**, and bring this booklet with you, whenever you travel.

Please print your **Group Policy Number**, your **Certificate Number** and your **name** in the spaces provided. Print this information NOW, before you travel.

Group # _____

Certificate # _____

Name _____

*This booklet highlights features of TravelAssist. The plan provisions are detailed in the Group Contract issued to your plan sponsor by The Great-West Life Assurance Company. **The Group Contract shall be the governing document.** Neither the Assistance Centre nor The Great-West Life Assurance Company nor your plan sponsor is 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.*

TravelAssist

In the event of a medical **emergency** while travelling, call the Assistance Centre immediately prior to seeking medical attention:

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

Or call collect: **905-816-1901**



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