

TravelAssist

*Worldwide support for
travellers in emergency
medical situations*



Travel assistance coverage

Frequently asked questions

24-hour direct line

THE
Great-West Life
ASSURANCE  COMPANY

This is what happened

The Granger family is in Peru for the hiking trip of a lifetime. Everyone's ready with hiking boots, hats and sunscreen.

At the start of the trail, 8-year-old Simon says he's feeling nauseous and is having sharp stomach pains. Marie, Simon's mother, feels his forehead and he definitely has a fever. There's no way Simon can go on this hike.

Change of plans

The family is now faced with a medical situation and needs help. Unfortunately their Spanish is poor at best, so communicating with locals is hard. Luckily, Great-West Life's *TravelAssist* emergency line is multi-lingual and available 24 hours a day. In just one phone call, *TravelAssist* helps Simon's parents find the nearest hospital and a local interpreter.

TravelAssist helps financially too. Simon ends up at a hospital that requires an advance payment before they'll admit him. No problem – *TravelAssist* makes the admission payment on Simon's behalf.

In the end, Simon is diagnosed with appendicitis and his parents need to delay their flights home. Fortunately, *TravelAssist* also covers the cost of changing Simon and one of his parents' flights.

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



What is TravelAssist?

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

***TravelAssist* provides support worldwide to travellers in emergency medical situations and obtains Great-West's approval for covered medical expenses.**

Through your Great-West group benefits plan, you have enhanced protection against a medical emergency anywhere in the world.

Why is TravelAssist important?

Your provincial health care plan provides good protection, but it may not be enough when faced with a medical emergency.

Your protection through your group benefits supplements the provincial health care plan by covering the reasonable and customary costs of medically necessary services or supplies related to the initial treatment of a medical emergency.

TravelAssist provides benefits and services over and above the basics. Through *TravelAssist*, you have access to multilingual assistance co-ordinators who can direct you to the nearest, most appropriate physicians and health care facilities, and help you make travel arrangements.

How do you benefit from TravelAssist?

Worldwide assistance – *TravelAssist* is available anywhere in the world and within Canada if you're 500 km or more from home.

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.

Advance admission assistance – The Assistance Centre may make advance payment for hospital admission if required.

Assisting unattended children – If you're hospitalized, the Assistance Centre will help organize travel arrangements for your children. Transportation expenses will be covered up to a maximum of a 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 Great-West. 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 healthcare claim will terminate.

Family member travel assistance – If you're hospitalized for more than 10 consecutive days and have been 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, his or her 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, he or she will 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.

Note: All benefits are paid in Canadian funds.

Frequently asked questions

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 either:

- 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 arrange for assistance?

In the event of a medical emergency, call the Assistance Centre using the toll-free number on your benefits card at the back of this brochure.

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.

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, does my *TravelAssist* card confirm that I'm covered?

Hospitals won't accept your *TravelAssist* card as proof of medical coverage. They 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're responsible for arranging payment for all hospital and doctor bills when you're discharged. In some cases, hospitals may allow you to assign your insurance benefits in place of full payment. Your *TravelAssist* card isn't a credit card. It doesn't provide payment.

How do I submit a claim?

When you return home, contact the Assistance Centre – Claims Department for the forms needed to submit a claim. Submit your out-of-country medical emergency claims and travel assistance 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 Claims 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's 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 doesn't cover transportation costs if you're unable to start your trip due to the illness or death of 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're in a hospital, the Assistance Centre will arrange and pay the cost of economy return transportation for you.

Who do you call?

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

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

Please print your **Group Plan Number**, your **Certificate Number** and your **name** in the spaces provided. Print this information prior to travelling.

Group Plan # _____

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.** The assistance company, The Great-West Life Assurance Company 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.*

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.)

Call collect: **905-816-1901**



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

Please print your **Group Plan Number**, your **Certificate Number** and your **name** in the spaces provided. Print this information prior to travelling.

Group Plan # _____

Certificate # _____

Name _____



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