

Canada Life's Optional Emergency Travel Medical Benefit



As part of your Canada Life group benefits plan, you have group out-of-country and travel assistance coverage, which offers worldwide support for travelers in emergency medical situations. If you'd like to purchase additional coverage, Canada Life's Optional Emergency Travel Medical Benefit is available. As a member of the BC Public Service, you'll save an additional 10% through our online application site.

You can buy this individual coverage online at <https://www.e-benefit.com/en/bctravel>. To apply you'll need your Canada Life group policy number (**50088**) and your member ID.

Your plan at a glance

- The Optional Emergency Travel Medical Benefit provides coverage for medical services and supplies required due to a medical emergency during trips that begin and end in Canada.
 - Your Optional Emergency Travel Medical Benefit is first payor to your BC Public Service group plan with Canada Life, which includes out-of-country and travel assistance coverage. However, if you have other similar coverage – such as a credit card plan or another group or individual insurance plan – claims will be coordinated within the guidelines for out-of-province/country coverage issued by the Canadian Life and Health Insurance Association.
 - The maximum amount payable per covered trip is \$2 million Canadian. If you are under the age of 80, coverage is available for 30-, 60-, or 90-day multi-trips and for single trips from 1-180 days.
 - Coverage must be purchased prior to your trip outside of Canada.
 - Under the annual plans, you may travel as many times as you wish per year, but no longer than the travel period you have chosen.
 - Single trip plan extensions can be purchased for existing Annual/Multi-Trip and Single Trip coverage up to a maximum total combine trip length of 180 days. Extensions must be purchased prior to the end date of your current trip limit.
- Optional Emergency Travel Medical coverage provides basic emergency medical treatment services and supplies, including:
 - Treatment by a physician
 - Hospital accommodation
 - Medical services and supplies, such as anesthesia, blood, casts and dressings
 - Prescribed drugs when provided on an inpatient or outpatient basis
 - Ambulance service
 - Dental accident treatment
- Medical conditions and/or symptoms that existed before any trip are excluded from coverage.
- The Optional Emergency Travel Medical Benefit also provides access to emergency travel assistance when travelling anywhere outside Canada, or in Canada if you're more than 500 kilometers from home. Service is available 24/7.
- Assistance coordinators can help locate hospitals, clinics and physicians, qualified legal assistance, local interpreters and appropriate services for replacing lost passports. Other emergency services include:
 - Hospital admission assistance
 - Assistance for unattended children
 - Return of vehicle
 - Medical evacuation
 - Family member travel assistance

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- Plan members can ask questions through the online site and have access to a dedicated toll-free number, 1-800-565-4066, for questions related to application and eligibility criteria.
- Trip interruption, trip cancellation and lost baggage coverage are not provided.
- Failure to notify Canada Life of required travel assistance may result in a 20% reduction of claims over \$500 to a maximum of \$10,000.

Frequently Asked Questions

Why do I need travel insurance when travelling within or outside of Canada?

Your provincial healthcare coverage may not pay for all health-related costs you may incur while travelling, even from province to province. The out-of-pocket cost incurred if you experience a medical emergency while travelling can be substantial. A travel plan can cover costs not covered by our government health plan both within and outside of the Canada.

Who should I contact if I have an emergency (illness or accident) while traveling?

For help locating assistance during a medical emergency while travelling, call the number of the location nearest you. Service is available 24 hours a day.

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 Canada Life for reimbursement.*

We recommend that before travelling, you take note of the appropriate number to call.

Is my Optional Emergency Travel Medical Benefit plan first payor?

Your Optional Emergency Travel Medical Benefit is primary to your BC Public Service group plan with Canada Life, which includes out-of-country and travel assistance coverage. However, if you have other similar coverage – such as a credit card plan or another group or individual insurance plan – claims will be coordinated within the guidelines for out-of-province/country coverage issued by the Canadian Life and Health Insurance Association.

Will I be covered by my travel insurance if I'm pregnant?

Pregnant travelers will be covered up to and including all of week 34. However, this 34-week limit is subject to change if your pregnancy is considered high-risk at any time.

How do I make a claim?

Plan members who incur out-of-pocket expenses for a medical emergency, and who have not contacted the travel assistance provider, are responsible for completing out-of-country claim forms and the associated provincial/territorial form for their province or territory of residence. You'll find these forms at canadalife.com.