

Emergency Travel Assistance



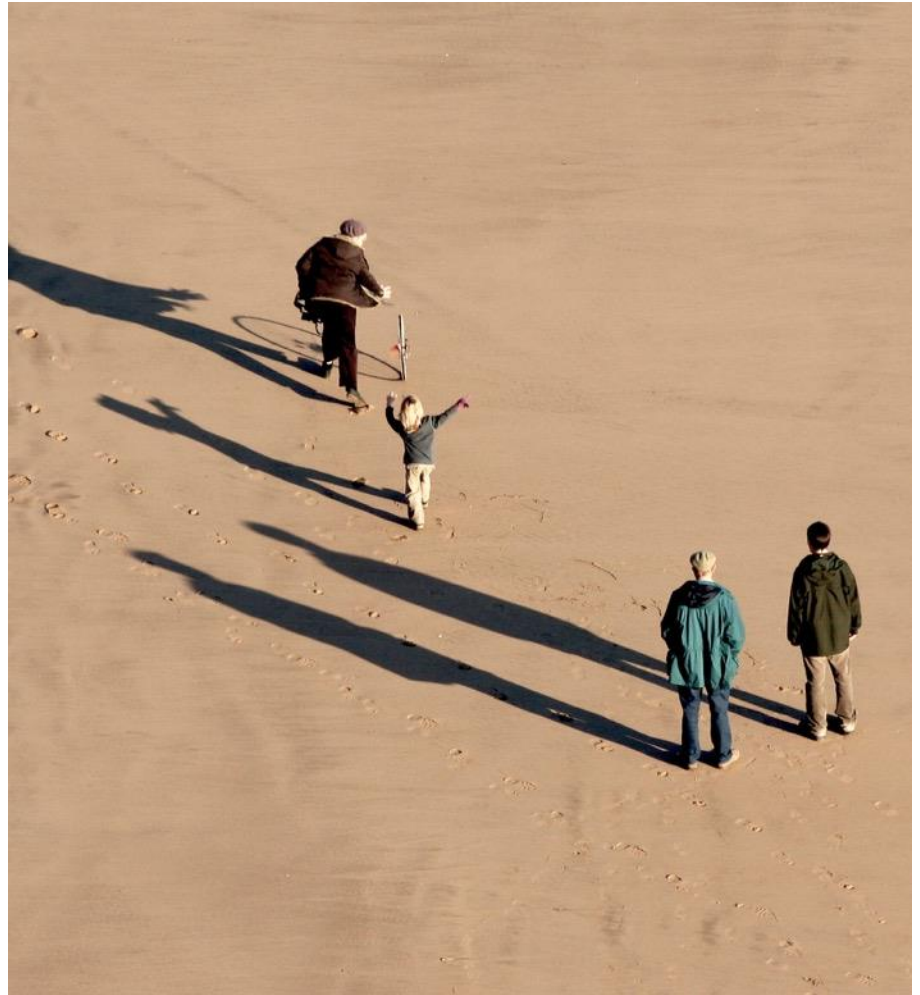


Your Emergency Medical Coverage

- Your Travel Benefit, under your Extended Health Care plan, covers you and your eligible dependents for emergency services and supplies, while you're travelling outside the province where you live
- **Emergency** means an acute illness or accidental injury that requires immediate, medically necessary treatment prescribed by a doctor
- **Emergency services** means any reasonable medical services or supplies, including advice, treatment, medical procedures or surgery, required as a result of an emergency.
- When you or your family has a chronic condition, treatment provided as part of an established management program are not covered (i.e. dialysis)
- You and your dependents must be covered under your provincial medicare plan at the time of your trip

What is covered?

- **Global Excel Management (GEM)**, our Emergency Travel Assistance provider, is available 24/7
- They can:
 - Refer you to physicians, pharmacists and medical facilities
 - Confirm your coverage and benefits
 - Facilitate payments to hospital and medical providers
 - Monitor the medical situation, if you are hospitalized
- Your Travel Benefit can cover you for emergency medical services, such as:
 - All services and supplies while in hospital
 - Outpatient and physicians' services
 - Ground ambulance service to the nearest hospital
 - Transportation to the province where you live for medical treatment, as appropriate
 - Hotel accommodation and meals if you have been released from hospital but GEM determines you are not yet able to travel





What is covered?

- With Medi-Passport, you and your eligible dependents are also covered for:
 - **Accommodation** - Hotel and meals, if your return trip is delayed by a medical emergency involving a covered family member travelling with you
 - **Replacement tickets** - if you lose the use of your return ticket due to an emergency
 - **Return home of unattended dependent children** - if you are hospitalized
 - **Visit by a family member** - if you are hospitalized more than 7 consecutive days
 - **Return of remains** - to your home province, in the event of death
 - **Return of your personal or rented car**
 - **Lost travel documents or luggage**
 - **Translation services** - to help you communicate with medical personnel
 - **Sending urgent messages** - to your home or business

Exclusions & Conditions

You are not covered for any expenses related to these situations:

- services that are not immediately required or that could reasonably be delayed until you return to the province where you live
- services relating to an illness or injury that caused the emergency, after the emergency ends
- if you choose not to return to the province where you live as soon as you are medically stable to travel
- if you choose not to follow the course of treatment recommended by the treating physician, and
- services related to an illness or injury (including any complications or any emergency arising out of the illness or injury), where the trip was taken to obtain medical services for that illness or injury





Exclusions & Conditions

- Your coverage may be subject to a maximum payment.
- No benefit is payable for expenses incurred on a non-emergency or referral basis.

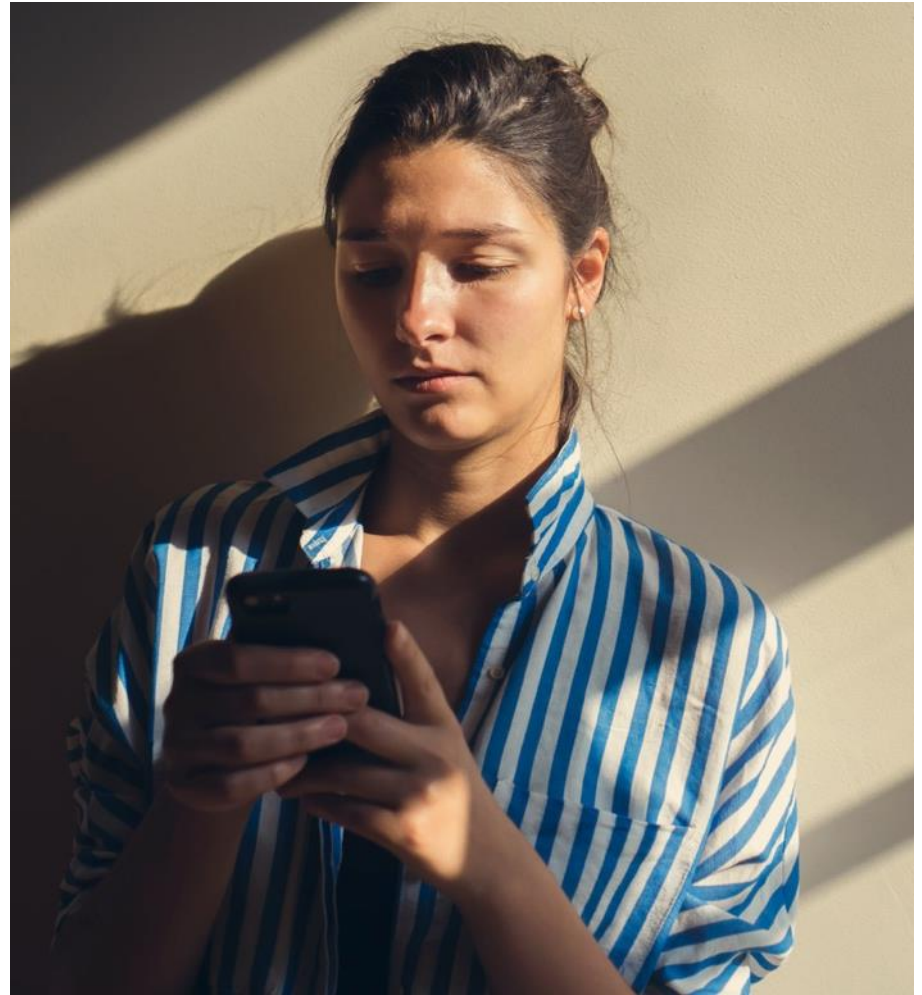
GEM reserves the right to suspend, curtail or limit its services in any area, without prior notice, because of:

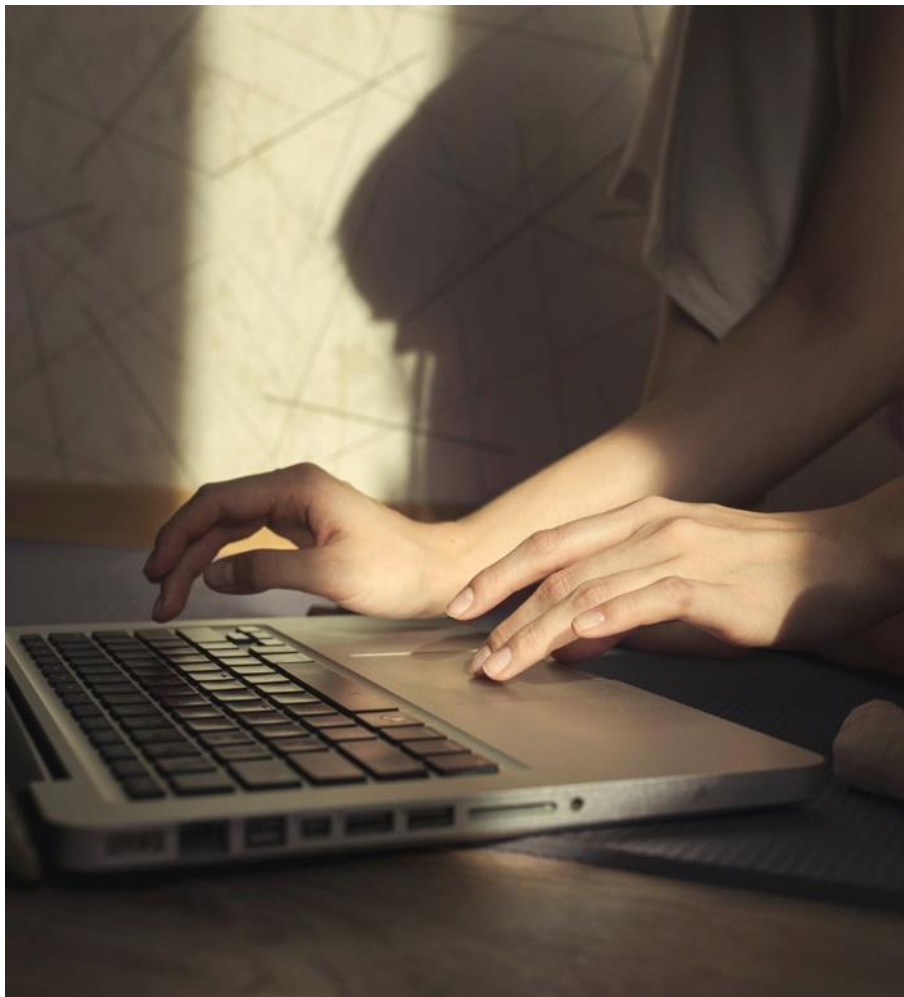
- a rebellion, riot, military uprising, war, labour disturbance, strike, nuclear accident or an Act of God, and
- the refusal of the authorities to permit GEM to fully provide service to the best of its ability during any such occurrence.
- Due to conditions such as war, political unrest, epidemics and geographical inaccessibility, travel assistance services may not be available in certain countries. For an up-to-date list, call Global Excel Management before you leave.

For details about the specific provisions of your plan and maximums, refer to your plan member benefits booklet

What to do in a medical emergency

- You, or someone with you, must call **Global Excel Management** 24-hour operations center before receiving medical care
- This is a requirement of your plan
- Toll-free numbers are on your travel card
- Some procedures must be pre-authorized by GEM, except in extreme circumstances
- If you don't contact GEM, your claim could be reduced or declined
- Physicians and hospitals can call to confirm benefits and arrange direct payments





How to make a claim

- Call **Global Excel Management**
- GEM verifies your coverage and arranges for the service providers to bill them directly
- GEM is also able to guarantee payment or advance money directly to the service provider
- We'll ask you to sign an authorization form allowing us to recover any amounts payable by your provincial health plan.
- If you pay for items yourself:
 - Keep the receipts
 - Obtain a fully itemized bill for any hospital treatment
 - Submit the claim form within 30 days of your return home and include original receipts
 - You can obtain the claim form on **mysunlife.ca**, or by calling GEM or Sun Life

How to access your Travel Card



Download or print your travel card by logging into **mysunlife.ca**



Access your card at anytime on the my **Sun Life mobile app**



If you have a previous version of your card, please update your card before you travel

Questions?