

Date: _____

Out of Country Claims
PO Box 6000
Winnipeg MB R3C 3A5

Plan member name: _____

Address: _____

www.canadalife.com
1.800.957.9777

City, Province: _____

Postal Code: _____

Re: Group Plan Number: _____

Identification Number: _____

Out-of-Country Emergency Care Coverage

You may find the information contained in this letter helpful in understanding of the Out-of-Country Emergency Care coverage provided under your group benefits plan.

Out-of-Country Emergency Care coverage provides coverage for certain medical expenses incurred by you and your eligible dependants as a result of a **medical emergency** that occurs while traveling outside Canada, typically when travelling for business, vacation or education purposes. Some group benefits plans provide Out-of-Country Emergency Care coverage for business travel only. Please refer to your Employee Benefit booklet for details of any business travel only limitations that may apply to your coverage.

As coverage is provided only for certain medical expenses incurred as a result of a medical emergency, this means that costs incurred for elective medical services, scheduled treatment and surgeries, regular, ongoing or follow-up medical care are not covered.

A medical emergency is:

- a sudden and unexpected injury;
- the onset of a condition not previously known or identified prior to departure from Canada; or
- an unexpected episode of a condition known or identified prior to departure from Canada.

An unexpected episode means it would not have been reasonable to expect the episode to occur while travelling outside Canada. If a person was suffering from symptoms before departure from Canada, Canada Life may request medical documentation to determine whether, in the circumstances, it could have reasonably been anticipated that the person may require medical treatment while outside Canada. For pregnant travelers, this means that any pregnancy-related expenses incurred outside Canada may not be covered if, for example, they are incurred:

- on or after day 1 of the person's 35th week of pregnancy; or
- at any time prior to the 35th week of pregnancy and the person's Canadian physician considers the pregnancy to be high risk.

Please refer to your Employee Benefit booklet for details on limitations to travelling while pregnant that may apply to your coverage as some group benefit plans may set out a different time limitation.

If after receiving emergency medical treatment a person remains hospitalized and requires continued care, Canada Life may arrange for the person's return to Canada where the person's health permits a medical transfer. If the person's health permits a medical transfer, but the person chooses to remain outside Canada and receives follow-up care outside Canada, benefits may be limited to the lesser of the amount payable under the group plan for:

- continued treatment outside Canada; and
- comparable treatment in Canada, plus the cost of return transportation.

A person may be required to maintain coverage with their provincial health plan in order to be eligible for benefits. You may wish to contact your provincial health plan to determine whether provincial coverage for you, and any covered dependent(s) travelling with you, will continue while you are away from Canada. Canada Life will submit any claim for medical expenses incurred outside Canada to the provincial plan on a person's behalf and will also coordinate the claim with any other insurance coverage the person may have.

We suggest having the following information with you when traveling:

1. Your Plan ID (either your Benefits Card with travel assistance contact numbers or your Travel Emergency Medical Card);
2. Your provincial health card; and
3. A valid passport.

Please refer to your Employee Benefit booklet for complete details of plan maximums, deductibles, coinsurance, trip limits and coverage limitations that may apply. An Out-of-Country/Province & Authorization Form must be completed whether you are submitting expenses directly or whether billing arrangements are in place with the provider of service. The form can be accessed at www.canadalife.com. Should you have any further questions or concerns, please call 1.800.957.9777 and ask to speak to a client service representative in the Out-of-Country Claims Department.

Thank you and enjoy your trip.