

## Planning to travel outside Canada?

Great-West Life's out-of-country coverage is designed to provide benefits during a medical emergency while you or your dependants are temporarily outside Canada for business, education or vacation.

The definition of an out-of-country medical emergency will depend on the specific terms of each group plan. These are some examples of what might be considered a medical emergency:

- A sudden, unexpected injury
- An acute episode of a medical condition that was not identified or being treated prior to departure from Canada
- An unexpected and unforeseen acute episode of a previously identified medical condition that was stable and controlled at the time of departure from Canada

In assessing whether a previously identified medical condition is stable and controlled at the time of departure, Great-West may consider whether, within three or more months prior to your departure:

- You've had any new medications or changes in dose
- Your doctor has prescribed or recommended any medical, surgical or diagnostic procedures for you
- Your medical condition has worsened

Great-West will also consider whether your doctor has advised you not to travel.

In some cases, Great-West will require your medical records to assess your claim.

Out-of-country coverage generally covers expenses associated with the initial treatment of a medical emergency, such as doctor fees, lab fees and hospital fees. Here are some examples of out-of-country expenses that may not be covered:

- Non-emergency care or followup care after the initial emergency treatment
- Expenses related to pregnancy or delivery after the 34th week of pregnancy or at any time prior to the 34th week if the patient's Canadian physician considers the pregnancy to be high-risk
- Continued medical care following an emergency outside Canada if the patient's medical condition permits a return to Canada for treatment

If you have a medical condition, you may wish to check with your doctor before travelling. If you are advised it is safe to travel and you would like clarification of your out-of-country coverage, call Great-West at 1-800-957-9777.

## **How out-of-country coverage differs from travel assistance**

Out-of-country coverage is sometimes confused with travel assistance. These are two separate types of coverage. Out-of-country coverage provides benefits for the medical costs associated with a medical emergency, such as doctor, hospital and lab fees. Meanwhile, Great-West's travel assistance coverage includes such services as 24-hour-a-day, seven-day-a-week access to co-ordinators who can direct you to an appropriate healthcare facility or assist with travel arrangements following a medical emergency.

Most Great-West plans do not include coverage for trip cancellation, trip interruption or loss or damage of baggage. You may want to consider obtaining these types of coverage from other sources, such as travel agencies.

## **Ensuring adequate coverage for extended periods outside Canada**

If you are leaving Canada for more than six months, you should inquire about getting a coverage extension under your provincial healthcare plan prior to leaving the country.

In addition, you should be aware of any trip limits associated with your plan. If you are travelling outside Canada for periods beyond your trip limit, you may want to consider purchasing additional coverage.

If you are leaving Canada specifically to obtain medical treatment, you should contact representatives of your provincial healthcare plan and Great-West to determine if coverage is available.

## **Keeping contact information current**

You must maintain coverage with your provincial healthcare plan in order to be eligible for benefits under a Great-West group plan. For this reason, it is important that you keep your personal information current with your provincial healthcare plan; this includes providing notification of any address and name changes as well as notification about moving away from Canada for extended periods.

## **In case of medical emergency**

If you experience a medical emergency while outside Canada, call the number on your travel assistance card (if your group plan provides travel assistance service). The assistance company will help arrange for appropriate medical care, verify your insurance coverage and provide necessary assistance, such as flight, hotel accommodation and vehicle return.

## **Making a claim**

As a plan member, you are ultimately responsible for managing your out-of-country claims; this includes correctly filling out forms. Great-West has made arrangements with most provincial governments in order to allow more efficient reimbursement of claims. In all provinces except Manitoba, you should submit your claim directly to Great-West. Great-West will pay the province's share of the claim cost and reimburse you for the balance of expenses covered under your group plan. If you live in Manitoba or the territories, you must submit your claim directly to your provincial/territorial health plan. Great-West continues to negotiate with the province of Manitoba for an arrangement that will allow claim submission directly to Great-West.

Time requirements for claim submission vary by jurisdiction. Please be aware of these requirements to ensure you submit claims within the designated time period.

When submitting an out-of-country claim to Great-West, please ensure you complete an out-of-country claim form, rather than a healthcare expenses statement.

## For more information

For out-of-country claim forms, visit Great-West's website at [www.greatwestlife.com](http://www.greatwestlife.com) and click *Client Services* or use the *GroupNet for Plan Members* website. If you have any questions about out-of-country coverage, please call 1-800-957-9777.

### ***Before you leave***

- If you have a medical condition, consider talking to your doctor about whether it's safe to travel. Follow up with Great-West if you need clarification of out-of-country coverage under your plan.
- Be sure to pack your travel insurance information, along with emergency help numbers, your provincial health insurance card and your family doctor's contact information.
- Let family members and travelling partners know the details of your travel insurance.
- If you have lost your travel assistance card, visit Great-West's GroupNet for Plan Members website to print a new card.