

Are you Travelling to Cuba? If so, Please Read the Information Below

Starting May 1, 2010 the Cuban government introduced a requirement for proof of out-of-country medical coverage for all visitors. As Cuba is a popular destination for Equitable Life Plan Members, below (in question and answer format) is the information that you and/or your eligible dependents need to know before travelling to Cuba.

As of May 1, what out-of-country medical coverage related documents are required to enter Cuba? You will be required to present your Equitable Life Group Benefits Wallet Card (or the Certificate provided to you by your Third Party Administrator). You will also be required to provide a letter proving that your out-of-country medical coverage is provided by an insurer recognized by the Cuban government.

How do I get a copy of the letter mentioned above? You can contact Equitable Life's Health Claims Department prior to your departure date. A copy of the proof of insurance letter can be sent via email, by post or faxed to you. Our Health Claims Department can be contacted by phone (1-800-265-4556 Option 2); fax (1-888-505-4373); or email (group-health-claims@equitable.ca).

Who does the proof of insurance letter come from? Equitable Life will be providing the letter, however the letter is issued by Mondial Assistance (formerly World Access Canada), as they are the travel insurer that is recognized by the Cuban government. The letter is a standard form letter and is not issued on Equitable Life letterhead and meets all the criteria set forth by Cuba.

What language will the proof of insurance letter be provided in? Normally, Equitable Life makes Plan Member letters and information like this available in English and in French, however, the Cuban government is only accepting proof of insurance letters in English and in Spanish. Therefore, Equitable Life and Mondial Assistance will only be issuing this letter in English. If a French speaking Plan Member requires assistance in understanding the new requirements for entering Cuba, both Equitable Life and Mondial Assistance will be glad to provide customer service in the Member's preferred language.

Is there anything else I should know prior to travelling to Cuba? On top of all the usual precautions people take before travelling, we always encourage you and your family or travel partners to consult the Canadian Government's Foreign Affairs and International Trade website (voyage.gc.ca) for news, information, requirements and advisories about an intended destination. We also ask that you contact Equitable Life well in advance of the scheduled departure date for Cuba to allow for the required time to send a copy of the proof of insurance letter.



Your Benefits, Health and Wellness Online at EquitableHealth.ca

EquitableHealth.caTM features the **Innovations**[®] Plan Member Web Services Site which allows you to access information about your benefits, coverage and claims. You can also easily sign up for the Electronic Explanation of Benefits (EOB) service and Direct Deposit Payment E-Solutions. These E-Solutions reduce the amount of paper we produce when paying claims and give you access to your benefit information in a secure, online environment. They also help you get your money faster and to know right away when your claim has been processed.

An important component of EquitableHealth.ca is the **Equitable HealthConnector**TM. This online resource supports your health. It can help you know what questions you may want to ask your doctor. Help you deal with a family or personal medical issue or assist in locating health resources where you live (see page two of this newsletter).

LifeWorks[®] **Online** is also available through EquitableHealth.ca and allows you to browse articles and other resources that can help you better cope with everyday issues ranging from work-life balance and parenting concerns, financial and legal issues to dealing with aging loved ones. You can download relevant printed and recorded information and tools directly to your computer that can help you start to lead a balanced, productive life.

All these resources are available in English (EquitableHealth.ca) and French (ÉquitableSanté.ca^{MC}) for your convenience. Once you have signed into your Web Site, you can switch back and forth between languages without having to re-sign in.

If you are not already visiting us online, all you have to do is: have your **Group Benefits Wallet Card** handy (or the **Certificate** provided to you by your Third Party Administrator); go to EquitableHealth.ca; click on **Activate your account**; and use the information on your Wallet Card/Certificate to complete the simple and quick **Account Activation Wizard**.

If you require any assistance in accessing/activating/using Equitablehealth.ca, please do not hesitate to contact our Group Account Services/Web Services department at 1-800-265-4556 (Option 5) or by email at groupbenefitsadmin@equitable.ca. This department is available to help you Monday to Friday, from 8:15am to 8 pm EST.

EquitableHealth.caTM
Resources for a Healthier You



The Equitable HealthConnector Just Got Even Easier to Use

One of the advantages of EquitableHealth.ca is that it is easy to find what you are looking for. Equitable Life has recently made it even easier for you to find the resources and information you are looking for under the **Canadian Health Care Guide** section of the HealthConnector site. This section features resources that will assist you in:

- ✓ **Finding Care** (The information you need to access programs, services and control health care costs);
- ✓ **Managing Your Health** (Informative tips on health decision-making, care options and support); and
- ✓ **Healthy Living** (Learn more about preventative health care for healthier living at home, work and play).

Navigating the **Canadian Health Care Guide** was simplified by using easy to recognize images to make it easier to find the information or resources you are looking for.

Links to other HealthConnector tools and information such as health related articles and Provincial and Territorial Guides (health services, support, laws and regulations) have also been simplified.

Please take a few moments to visit the HealthConnector **Canadian Health Care Guide** at EquitableHealth.ca.



Home	Canadian Health Care Guide	Health Library	Health Services Directory
Finding Care	Managing Your Health	Healthy Living	

Home > Canadian Health Care Guide

Canadian Health Care Guide

The health care system is complex and Canadians are demanding to know more, like how to find a family doctor or access particular health services efficiently. In the sections that follow you will find the answers to these questions and more.

Finding Care

Find the information you need to access programs, services and control health care costs.



Health Care Providers
Locate doctors, specialists, and more



Health Facilities & Programs
Find places and services that meet your needs



Health Expenses
Navigate through common medical expenses

Managing Your Health

Informative tips on health decision-making, care options and support.



Personal Decision Making
Learn how to make informed health decisions



Tests & Treatments
Understand your health care options



Coping with Illness
Get informed and access helpful resources



Caregiving & Support
Take care of the ones you love

Healthy Living

Learn more about preventive health care for healthier living at home, work and play.



Workplace Health
Understand why healthcare in the workplace matters



Nutrition & Wellness
Improve your health with exercise and a good diet



Travel Health
Tips for managing health while abroad

New Articles Popular Articles Health Topics

- o Stress and Your Workplace
- o Executive Health Clinics
- o Caregivers
- o Preparing for Surgery
- o Canada's Food Guide: A valuable tool
- o Adverse Drug Reactions
- o Medication Safety
- o Dental Visits: What to expect

Provincial & Territorial Guides

Select your province

Need health care services? Search for a...

- Community Support Group
- Doctor
- Health Facility

Do You Have a Dependent Child Over the Age of 21?

Equitable Life of Canada
 APPLICATION FOR COVERAGE OF DEPENDENT CHILD OVER AGE 21

Please Print:
 Policy Number: _____ Division Number: _____
 Policyholder Name: _____
 Plan Member's Name: _____
 Certificate Number: _____
 Child's Name: _____ Date of Birth: _____

Please check the applicable box, provide the necessary information, and sign below. If you have any questions regarding the completion of this form or coverage, please contact your Group Plan Administrator.

FULL-TIME STUDENT

A child who is in full-time attendance at an accredited postsecondary educational institution (College or University) may continue coverage if they are under the Maximum Age for Dependent Children in the Schedule of Benefits. They must continue to meet the definition of an eligible dependent according to the Group Policy. Some conditions include that they be unmarried, reside with the plan member, and not be engaged in any work for pay on a full-time basis. Coverage for students attending school outside of their home province will be restricted.

Coverage will terminate at the earlier of withdrawal from classes or when the student reaches the maximum age for an Coverage Dependent under the terms of the Group Policy. Coverage for continuing students will be without disruption during breaks between terms.

Name of College or University: _____
 Is the College or University within Canada? Yes No
 Expected Completion Date of Schooling: _____

DISABLED CHILD

If you have a child turning 21 years old who is:

- In full-time attendance at an accredited post-secondary educational institution; or
- Unmarried (and was insured as an eligible dependent prior to age 21) who is dependent on you for support due to a developmental or physical disability, you will need to complete and submit the **Application For Coverage of Dependent Child Over Age 21** (form 441) to Equitable Life so that your benefits continue to extend coverage to your child.

You can download a copy of this form from the **Documents** section of your Innovations Plan Member Web Services Site or from the Equitable Life Public web Site (www.equitable.ca) under Products & Services/Group Benefits/Group Benefit Forms. Equitable Life's mailing address is in the top right hand corner of form 441 for your reference. If you need any additional information about this form or over age dependents, please call our Group Accounts Department at 1-800-265-4556 (Option 5) or email them at groupbenefitsadmin@equitable.ca.