



Great-West Life
your Benefits Solutions People

Preparing for vacation

Out-of-country and travel assistance coverage

For Great-West plan sponsors

For plan members planning to travel outside Canada, a little preparation is key to enjoying some time away. Your plan members should know what type of coverage they have in place, who to call in case of a medical emergency and how to make a claim.

Understanding group and other travel insurance coverage

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

What is considered a medical emergency for the purposes of out-of-country coverage will depend on the terms of each group plan. Most group plans with out-of-country coverage provide coverage for medical expenses that are incurred only during the initial treatment of a medical emergency, such as physician fees, lab fees and hospital fees. It's important that plan members are familiar with the specifics of their coverage before they leave the country.

Provincial healthcare plan coverage must be in place in order for Great-West coverage to apply. For this reason, those leaving the country for an extended period should inquire about getting a coverage extension with their provincial healthcare plan representatives prior to leaving Canada. In addition, plan members should be aware of any trip limits associated with their group plan. When travelling outside Canada for periods beyond their trip limit, plan members may want to consider purchasing additional coverage.

Coverage for travel assistance

Travel assistance is a separate type of coverage from out-of-country emergency medical coverage. While out-of-country coverage focuses on the medical costs of an emergency, Great-West's travel assistance coverage provides aid to travellers through 24-hour-a-day, seven-day-a-week access to the Assistance Centre. The travel assistance co-ordinators can direct plan members 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. Plan members may want to consider obtaining these types of coverage from other sources, such as travel agencies.

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Getting ready to leave

Before departing, plan members should:

- Ensure they pack their travel insurance papers, along with emergency help numbers, including their family doctor's contact information.
- Bring along their travel assistance card (these can be printed off from the *GroupNet for Plan Members™* website).
- For plan members who need to provide proof of medical coverage when travelling, a letter that confirms a plan member's Great-West out-of-country emergency care medical coverage is available. This letter is available on the *GroupNet for Plan Members* website. Plan members who do not have *GroupNet* access can request a letter by contacting Great-West at 1-800-957-9777.
- Leave details of insurance coverage with a contact person at home.
- Consider talking to their doctor to address any concerns about travelling with a medical condition.

In case of medical emergency

Plan members who experience a medical emergency while outside Canada should contact the Assistance Centre or have someone call on their behalf. The phone numbers (which can also be found on the back of plan members' travel assistance cards) are as follows:

Call collect from anywhere in the world:
410-453-6330

Call toll-free:

From Canada or the U.S.
1-800-527-0218

From the United Kingdom
0-800-252-074

From Mexico
001-800-101-0061

In the rare event that plan members cannot successfully reach the Assistance Centre by calling collect, they may opt to pay for the call themselves and file a claim for reimbursement later.

Did you know?

According to Great-West data, in 2008:

- The average out-of-country in-hospital bill was roughly \$35,000, while the average outpatient bill was about \$2,400.
- The travel assistance centre received calls from plan members travelling in 118 nations, not including Canada and the U.S.
- Based on the number of cases the travel assistance centre handles, the most popular U.S. destinations for plan members are Florida, California, Arizona, Texas and Hawaii. The most popular international destinations are the Dominican Republic and Mexico.

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Making a claim

Plan members who incur out-of-pocket expenses for a medical emergency, and who have not contacted the Assistance Centre, are responsible for completing out-of-country claim forms. These forms can be found by visiting Great-West's website at www.greatwestlife.com and clicking *Client Services* or by going to the *GroupNet for Plan Members* website.

For more information

Plan members with questions about Great-West out-of-country coverage should call 1-800-957-7777.

For information about travel requirements for Cuba, please see GroupLine 10-11.

See www.voyage.gc.ca for a traveller's checklist, information on travelling with children and other travel tips.

Visit Great-West's *GroupNet for Plan Members* website for coverage information, travel assistance cards and claim forms.

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