

# Important information about your group benefits while travelling

A medical emergency while travelling can be a frightening and costly experience. Your group benefit plan can give you the kind of help and financial assistance you need if you should suffer an emergency illness or injury while you are away from home, but it's important for you to understand what services are covered and what terms and conditions apply.

That's why we are making some changes to the Out-of-Province Emergency Medical and Travel Assistance portion of your Extended Health Care coverage. These changes will help ensure that when you do need emergency medical care while travelling, the services you receive are the most efficient and appropriate for your needs. (Please note that this communication does not include complete coverage information. See your employee booklet for details.)

## At the time of a medical emergency

You or someone with you **must** contact Worldwide Assistance Services, Inc. (Worldwide Assistance) before receiving medical care. Worldwide Assistance is one of the largest and most experienced medical emergency travel assistance companies in the world, and a service provider to Sun Life Assurance Company of Canada. If contact with Worldwide Assistance cannot be made before services are provided, then it must be made as soon as possible afterwards. If Worldwide Assistance is not contacted, Sun Life Assurance Company of Canada may deny or limit payments for all expenses related to the emergency services.

When appropriate, Worldwide Assistance can:

- refer you to a medical facility or physician
- confirm your coverage and benefits
- guarantee or advance payment to a hospital or medical provider, whenever possible
- provide ongoing monitoring of medical treatment if you or a covered family member is hospitalized.

## When you travel

Be sure to take this information with you in case of a medical emergency:

- Your group contract number: \_\_\_\_\_
- Your Member ID number: \_\_\_\_\_
- Worldwide Assistance's toll-free (or collect) phone number:

In the USA and Canada, call:	1-800-511-4610
In Mexico, call:	001 800-368-7878
Elsewhere, call collect:	202-296-7493
Fax:	202-331-1528
E-mail:	ops@worldwideassistance.com

Worldwide Assistance's operations centre in Washington, DC is open 24 hours a day.



*Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.*

### **Other changes you should know about**

We've made some wording changes to make it clearer what you're covered for when travelling, e.g., what is an emergency, and what are emergency services.

- **Emergency** means an acute illness or accidental injury that requires immediate, medically necessary treatment prescribed by a doctor. An emergency ends when you are medically stable to return to the province where you live.
- **Emergency services** mean any reasonable medical services or supplies, including advice, treatment, medical procedures or surgery, required as a result of an emergency. When a person has a chronic condition, emergency services do not include treatment provided as part of an established management program that existed prior to the person leaving the province where the person lives.

### **You should also be aware of the following:**

- Expenses for all other services or supplies eligible under this plan are also covered when they are incurred outside the province where you live, subject to the reimbursement level and all conditions applicable to those expenses.
- All invasive and investigative procedures (including any surgery, angiogram, MRI, PET scan, CAT scan), must be pre-authorized by Worldwide Assistance before being performed, except in extreme circumstances where surgery is performed on an emergency basis immediately following admission to a hospital.
- You are not covered for the following emergency services:
  - Services that are not immediately required or which could reasonably be delayed until you return to the province where you live, unless your medical condition reasonably prevents you from returning to that province prior to receiving the medical services.
  - Services relating to an illness or injury which caused the emergency, after such emergency ends.
  - Continuing services, arising directly or indirectly out of the original emergency or any recurrence of it, after the date that we or Worldwide Assistance, based on available medical evidence, determine that you can be returned to the province where you live, and you refuse to return.
  - Services which are required for the same illness or injury for which you received emergency services, including any complications arising out of that illness or injury, if you had unreasonably refused or neglected to receive the recommended medical services.
  - Where the trip was taken to obtain medical services for an illness or injury, services related to that illness or injury, including any complications or any emergency arising directly or indirectly out of that illness or injury.

**Note:**

- If you choose not to follow the course of treatment recommended by the treating physician, your expenses will not be covered.
- As soon as you are medically stable to travel, you will be transferred to the province where you live. If you choose not to return at that time, any further expenses you incur will not be covered.

In addition to the emergency services mentioned above, you are also covered for the following travel assistance services:

- Accommodation if your return trip is delayed or interrupted due to a medical emergency involving another person travelling with you who is covered under the plan.
- Replacement tickets for your transportation home if you lose the use of your return ticket because of a medical emergency or death involving you, your spouse or children covered under this plan.
- Return home of unattended dependent children covered under this plan, if you are hospitalized.
- Visit by a family member if you are travelling alone and are hospitalized for more than seven consecutive days.
- Return of the remains, in the event of your death or that of another person covered under this plan while out of province.
- Return of your personal or rented car if you are unable to drive due to a medical emergency.
- Help in replacing lost travel documents and luggage.
- Telephone interpretation to help you communicate with local medical personnel.
- Worldwide Assistance can send urgent messages and keep messages for you for up to 15 days.

Please note that coverage is subject to certain conditions and limitations. For details, see your employee booklet.