

# TRAVEL BENEFITS



With the exception of the "Referral Services," this Travel benefit is an emergency medical benefit only and provides coverage while you are temporarily outside of your regular province/territory of residence for vacation, education, or business reasons. It does not cover any non-emergency, elective, cosmetic, or experimental treatment, surgery, procedure, or any other service a covered person chooses to have performed outside of his or her home province/territory – whether pre-planned or not.

Call toll free or collect – 24 hours a day/seven days per week:  
 From within Canada & the USA – 1.800.936.6226  
 From all other countries - call collect – 0.519.742.3556



**THESE NUMBERS APPEAR ON YOUR GSC ID CARD**

## ELIGIBLE SERVICES SHOWN WILL BE REIMBURSED BASED ON THE USUAL, REASONABLE AND CUSTOMARY CHARGES IN THE AREA WHERE THEY WERE RECEIVED.

<b>Coinsurance:</b>	100%
<b>Maximum number of days per trip:</b>	30 days
<b>Emergency services:</b>	\$2,000,000 per covered person per incident
<b>Referral services:</b>	\$75,000 per covered person per calendar year
<b>Treatment by a dentist (only when required on an emergency basis for) :</b>	Services and treatment of a direct accidental blow to the mouth up to a maximum of \$2,500. Treatments (prior to and after return) must be provided within 90 days of the accident. Details of the accident must be provided to GSC Travel Assistance along with dental X-rays; Treatment to relieve dental pain up to a maximum of \$500 per trip
<b>Emergency transportation:</b>	Land and air ambulance to the nearest qualified medical facility
<b>Diagnostic laboratory tests and X-rays:</b>	Included when prescribed by the attending physician
<b>Reimbursement of prescriptions:</b>	Included when prescribed by a legally qualified medical practitioner
<b>Transportation to the bedside:</b>	Round trip economy airfare for one spouse, parent, child, brother or sister, and up to \$150 per day <b>for a maximum of five days for meals and accommodation</b>
<b>Coming home:</b>	One way economy airfare (includes accompanying qualified medical attendant if necessary) when Green Shield Canada's (GSC) Travel Assistance specifies that you should immediately return to your province/territory of residence for immediate medical attention
<b>Hospital services and accommodation:</b>	Up to a standard ward rate in a public general hospital; Up to \$350 for out-of-pocket expenses such as telephone, television rental, and parking
<b>Meals and accommodation:</b>	Up to a maximum of \$250 per day to a maximum of \$5,000 per trip will be reimbursed for the extra costs of commercial hotel accommodation and meals incurred by you or a covered dependent when the trip is delayed or interrupted due to an illness, accidental injury to or death of a Travelling Companion and the covered person remains until they or their Travelling Companion is fit to travel. This must be verified in writing by the attending legally qualified physician or surgeon and supported with original receipts from commercial organization
<b>Medical appliances:</b>	Including casts, crutches, canes, slings, splints, and/or temporary rental of a wheelchair
<b>Services of a registered private nurse:</b>	\$10,000 per calendar year
<b>Medical/surgical services:</b>	When rendered by a legally qualified physician or surgeon
<b>Return of deceased:</b>	Up to a maximum of \$15,000 toward the cost of preparation and transportation in an appropriate container of yourself or your covered dependent when death is caused by illness or accident. The body will be returned to the major airport nearest the point of departure in your province/territory of residence. In the case of cremation and/or burial at the place of death, this benefit is limited to \$5,000. The benefit excludes the cost of a burial coffin, urn or any funeral-related expenses, makeup, clothing, flowers, eulogy cards, church rental, etc.
<b>Cost of returning personal use motor vehicle:</b>	\$10,000 per trip
<b>Return airfare:</b>	Included when personal use motor vehicle of yours or your covered dependent's is stolen or rendered inoperable due to an accident
<b>Paramedical practitioners:</b>	Up to a maximum of \$500 per practitioner per Emergency (including X-rays) for the services of a licensed chiropractor, physiotherapist, podiatrist/chiroprapist, or osteopath in conjunction with treatment for an Emergency
<b>Child care:</b>	When pre-approved by GSC Travel Assistance, up to \$5,000 for one of the following benefits for dependent children under the age of 16 in the event of an Emergency involving you or your spouse while travelling: Additional cost of one-way economy airfare for the return home of accompanying dependent children when you or your spouse are hospitalized, plus the cost of an escort if required The cost of services of a caregiver (who is not a relative) in the location where you or your spouse is hospitalized. The cost of services of a caregiver (who is not a relative) in your home province when the children are left unattended due to the delayed return of you or your spouse
<b>Pet return:</b>	Up to a maximum of \$500 for the return of your accompanying pet(s) in the event you are hospitalized or repatriated during an Emergency

The purpose of this document is to summarize the main provisions of the contract for your general guidance.

## GSC TRAVEL ASSISTANCE SERVICE

The following services are available 24 hours a day, seven days per week through GSC's international medical service organization.

- Access to Pre-trip Assistance (prior to departure): Canada Direct Calling Codes; information about vaccinations; government issued travel advisories; and visa/document requirements for entry into country of destination
  - Multilingual assistance
  - Assistance in locating the nearest, most appropriate medical care
  - International preferred provider networks
  - Medical consultation and monitoring to review appropriateness and quality of medical care
  - Assistance in establishing contact with family, personal physician and employer as appropriate
  - Emergency message transmittal service for contact with family, personal physician and employer\*
  - Monitoring of progress during treatment and recovery and confirming when the patient is medically fit for transportation when a transfer or repatriation is necessary
  - Translation services and referrals to local interpreters as necessary, pertaining to the medical emergency\*
  - Verification of coverage facilitating entry and admissions into hospitals and other medical care providers
- Special assistance regarding the co-ordination of direct claims payment
  - Co-ordination of embassy and consular services
  - Management, arrangement, and co-ordination of emergency medical transportation, evacuation, and repatriation of remains
  - Special assistance for interrupted and disrupted travel plans resulting from emergency situations to include:
    - the return of unaccompanied travel companions
    - travel to bedside of a stranded person
    - rearrangement of ticketing due to accident or illness and other travel related emergencies
    - the return of a stranded personal use motor vehicle and related person items
  - Legal referral assistance and co-ordination of securing bails bonds or other legal instruments\*
  - Guidance in replacing lost or stolen travel documents including passports\*
  - Assistance in securing incidental aid and other travel-related services\*

**PLEASE NOTE:** Where an asterisk (\*) is marked, your coverage will provide for the arrangements involved in securing these services **BUT NOT** the cost of the services.

## TRAVEL LIMITATIONS

1. Coverage becomes effective at the time you or your dependent crosses the provincial/territorial border departing from their province/territory of residence and terminates upon crossing the border returning to their province/territory of residence on the return home. If travelling by air, coverage becomes effective at the time the aircraft takes off in the province/territory of residence and terminates when the aircraft lands in the province/territory of residence on the return home.
2. GSC Travel Assistance must be notified **before** obtaining Emergency Treatment in order for GSC Travel Assistance to:
  - confirm coverage; and
  - provide pre-approval of treatment.

If it is medically impossible for the covered person to call prior to obtaining Emergency Treatment, GSC Travel Assistance requires either the covered person or someone on behalf of the covered person to call GSC Travel Assistance within 48 hours of commencement of treatment.

If GSC Travel Assistance is not notified **before** the Emergency Treatment was received, benefits will be limited to **the lesser of** the amount of only those expenses incurred within the first 48 hours of any and each treatment/incident or the plan maximum. This mean you will be responsible for all expenses thereafter.
3. After your medical emergency treatment has started, GSC Travel Assistance must assess and pre-approve additional medical treatment. If you undergo tests as part of a medical investigation, treatment or surgery, obtain treatment or undergo surgery that is not pre-approved, your claim will not be paid. This includes invasive testing, surgery, cardiac catheterization, other cardiac procedures, transplants, MRI.
4. Repatriation is mandatory when GSC Travel Assistance determines that the covered person should transfer to another facility or return to the home province/territory of residence for treatment, or at the end of the emergency. If you choose not to return:
  - no benefits will be paid for any further medical treatment;
  - no benefits will be paid for any recurrence or complications related directly or indirectly to the Medical Condition that caused the emergency; and
  - for the remainder of the trip, coverage will be limited to Medical Conditions completely unrelated to the Medical Condition that caused the emergency.
5. Air ambulance services will only be eligible if:
  - they are pre-approved by GSC Travel Assistance
  - there is a medical need for you or your dependent to be confined to a stretcher or for a medical attendant to accompany you during the journey
  - you or your dependent are admitted directly to a hospital in your province/territory of residence
  - medical reports or certificates from the dispatching and receiving legally qualified physicians are submitted to GSC Travel Assistance, and
  - proof of payment (including air ticket vouchers or air carrier invoices) is submitted to GSC Travel Assistance.
6. If planning to travel in areas of political or civil unrest, or in areas where the Canadian Government has issued a formal travel warning regarding non-essential travel, contact GSC Travel Assistance for pre-travel advice, as we may be unable to guarantee assistance services.
7. GSC Travel Assistance reserves the right, without notice, to suspend, curtail or limit its services in any area if any of the following occur:
  - political or civil unrest, rebellion, riot, or military uprising;
  - labour disturbance or strike;
  - act of God; or
  - refusal of authorities in a foreign country to permit GSC Travel Assistance to provide service. This includes travel if when you booked your trip (including delay of travel), or before your departure date, the Canadian government issued a formal travel warning advising Canadians to avoid either all travel or all non-essential travel regarding the country, region, city, or other key components of your travel arrangements (e.g., cruise ship) due to a likely or actual epidemic or pandemic.

In this limitation, non-essential travel means anything other than a significant medical or family emergency, such as the death of a family member.

## TRAVEL EXCLUSIONS

In addition to the Health Exclusions, Travel claims will not be paid for the following.

1. Any expenses incurred for the treatment related directly or indirectly to a Pre-existing Medical Condition that, at the time of your departure from your province/territory of residence and the 90-day period immediately preceding your departure from your province/territory of residence:
  - a) was not, completely stable in the professional opinion of GSC Travel Assistance Team;
  - b) where medical evidence suggested a reasonable expectation that treatment or hospitalization could be required while travelling; or
  - c) a physician advised the covered person not to travel.GSC Travel Assistance reserves the right to review the covered person's medical information at the time of claim. A physician's opinion that the covered person was fit to travel does not override or eliminate the requirement for the covered person to satisfy all the conditions of Stable.
2. Any expenses submitted if the covered person or anyone acting on behalf of a covered person attempts to deceive GSC Travel Assistance, or makes a fraudulent, false, or exaggerated statement or claim.
3. Any expenses incurred for any services received that:
  - a) were not required to treat an Emergency;
  - b) were not recommended by a legally qualified physician or surgeon;
  - c) are not covered under your provincial/territorial health insurance plan; or
  - d) are normally covered under the out-of-Canada benefits of your provincial/ territorial health insurance plan's out-of-Canada coverage (where applicable), when the provincial/territorial plan has declined payment;
4. Any expenses incurred for services received after GSC Travel Assistance determined:
  - a) the covered person was to return to the province/territory of residence for treatment, but the covered person chose not to return to the province/territory of residence
  - b) the services could be reasonably delayed until the covered person returned to the province/territory of residence;
  - c) the emergency had ended; or
  - d) the services are for a recurrence or complication directly or indirectly related to the emergency that GSC Travel Assistance determined 3.a), b), or c) above.
5. Any expenses incurred for services to treat a medical condition or complications of a medical condition directly or indirectly related to an epidemic or pandemic if, when the trip was booked, or before the departure date:

- An official travel advisory was issued by the Canadian government advising Canadians to avoid either all travel or all non-essential travel regarding any country, region, city, or other key components of your travel arrangements (e.g., cruise ship).
  - To view the travel advisories, visit the Government of Canada Travel site.
6. Any expenses incurred for services to treat:
    - a) any medical condition, including symptoms of withdrawal, arising from or in any way related to the chronic use of alcohol, drugs, or other intoxicants whether prior or during the trip;
    - b) any medical condition arising during the trip resulting from, or in any way related to, the abuse of alcohol that results in a blood alcohol level of more than 80 milligrams in 100 millilitres of blood, drugs or other intoxicants; or
    - c) any medical condition resulting from not following Treatment as prescribed, including prescribed or over-the-counter medication.
  7. Any expenses related to pregnancy, delivery, or complications of either, arising during the eight-week period before and after the expected date of delivery.
  8. Any expenses incurred for a child born during the trip within the 8-week period before and after the expected date of delivery.
  9. Any expenses incurred during any trip made for the purpose of obtaining a diagnosis, treatment, surgery, palliative care, or any alternative therapy, as well as any directly or indirectly related complication.

**GSC does not assume responsibility for nor will it be liable for any medical advice given, but not limited to a physician, pharmacist, or other health care provider or facility recommended by GSC Travel Assistance.**

GSC reserves the right to review your medical information at the time of claim. Any invasive or investigative procedures must be pre-approved by GSC Travel Assistance. If the covered person is the patient and it is medically impossible for the covered person to call prior to obtaining emergency treatment, it is extremely important to have someone call GSC Travel Assistance on the covered person's behalf within 48 hours. If GSC Travel Assistance is not notified within the first 48 hours, reimbursement of incurred expenses may be limited **to the lesser of** the amount of only those expenses incurred within the first 48 hours of any and each treatment/incident **or** the plan maximum. This means the covered person will be responsible for all expenses thereafter.