



Travel BULLETIN

Emergency Travel Assistance for travellers

As the travel season heats up, it's a good time to take note of a few helpful reminders for those planning a trip outside of Canada. It's particularly important to understand the benefits of emergency travel assistance (ETA), the processes and contact numbers that should be used in case of an incident that requires medical aid while travelling.

For pre-trip information, or for any type of incident (medical or otherwise) during your travels, you are reminded to contact Allianz Global Assistance, Manulife Financial's emergency travel service provider.* Some destinations will charge the plan member directly, so in the event of a medical incident, Allianz Global Assistance should be contacted as soon as possible, ideally prior to seeking or receiving medical treatment. Allianz Global Assistance can then help to ensure that you (i.e., the covered plan member or dependant) are directed to the nearest medical facility where adequate treatment is available. This will allow you to receive immediate and appropriate care without incurring out-of-pocket and unnecessary expenses, when possible.

It's important that you carry your benefits card at all times

while travelling, as this is the only way Allianz Global Assistance can confirm your coverage and guarantee payment to the medical facility where your treatment is being provided.

Proof of coverage required

Certain countries, including some popular travel destinations for Canadians, now require all visitors to prove they have out-of-country travel health insurance when arriving at the country's borders. Without proof, travelers are required to purchase insurance for the duration of their stay.

If you are planning a trip, you're encouraged to check to see if proof of travel health insurance is required by the country you are visiting. You can visit Manulife's plan member website to print a copy of a generic letter confirming

Does your destination require proof?

You can visit these websites to investigate whether your destination requires proof of out-of-country travel health insurance:

- Department of Foreign Affairs and International Trade (www.voyage.gc.ca)
- Transport Canada (www.tc.gc.ca)

* All plans are subject to specific limits and maximums. To confirm which services you are eligible for, you should refer to your benefits booklet, or speak to your plan administrator or a Manulife Financial representative.

out-of-country health insurance through your group benefits plan. You should carry this letter and your emergency travel assistance card when travelling to countries where proof is required.

Travellers are required to meet the terms, conditions and eligibility requirements of their travel insurance policy in order for their coverage to be in effect. The requirement to purchase additional coverage does not void or cancel the existing coverage from Manulife.

Should you require medical attention

Call the 24-hour emergency phone number located on the back of your Manulife benefits card. **We encourage you to use a land line telephone to make your call as the**

frequency on mobile phones is not guaranteed outside of Canada. If you can't call for yourself, your travelling companion or family member must contact Allianz Global Assistance as soon as possible.

Here are a few things you'll be asked when you speak with an Allianz Global Assistance representative:

- details about the incident or emergency and the type of assistance you require;
- your (the plan member's) full name, group/plan number, plan member certificate number, and Emergency Travel Assistance group number;
- the patient's name;
- the patient's provincial health insurance number.

Calling Allianz Global Assistance

You can reach Allianz Global Assistance by calling the Canada/U.S. toll-free number or the Call Collect number indicated on your benefits card. You can also reach Allianz Global Assistance toll-free from countries that participate in the Universal International Toll-Free (UITF) service**.

- Toll-free from Mexico: 00-1-800-514-3702. Note that in Mexico, the prefix numbers (i.e., the first two zeros) are regionally determined and only one zero may be required in some regions. You should confirm the prefix numbers upon arrival in Mexico.
- Toll-free from Dominican Republic: 1-888-751-4403.
- UITF: Country code + 800-9221-9221. The UITF number is an 11-digit number with the middle set of numbers comprised of 4 digits, rather than the three-digit North American format. The country code refers to the country from which you are calling and not the country to which you are calling. Again, you should confirm the correct country code upon arrival at your destination. It's also a good idea to take advantage of the pre-trip assistance services offered by Allianz Global Assistance to obtain country codes prior to departure.

**UITF countries include Argentina, Australia, Austria, Belgium, China, Colombia, Costa Rica, Denmark, Finland, France, Germany, Hungary, Ireland, Israel, Italy, Japan, Korea (South), Luxembourg, Macao, Malaysia, Netherlands, New Zealand, Norway, Portugal, Singapore, South Africa, Spain, Sweden, Switzerland, Taiwan, U.K. This listing is subject to change. For countries not reflected on the current list, plan members should continue to use the collect number indicated on their benefits card. Where collect or toll-free calls are not possible due to local restrictions, charges incurred by plan members for phone calls to Allianz Global Assistance will be reimbursed by Allianz Global Assistance upon receipt of itemized phone bills.



About your coverage

Coverage is for immediate medical treatment for a sudden, unexpected injury or a new medical condition which occurs while an insured person (you or your dependant) is travelling outside their province of residence; or a specific medical problem or chronic condition that was diagnosed but **medically stable*** prior to departure.

Coverage is available for medical emergencies related to pregnancy as long as travel is completed at least 4 weeks before the due date.

Valid Government Health Insurance Plan GHIP coverage is required for you and your dependants.

A medical emergency ends when the attending physician feels that, based on the medical evidence, a patient is stable enough to return to their home province or territory.

More about your ETA coverage

Medical records – Depending on the nature of the incident, medical records may be required from a plan member's Canadian medical providers. Failure to receive these records may delay the adjudication of your claim.

Plan members may want to consider phoning their medical provider(s) to expedite the process.

Travel forms – Because travel claims can be more complex than an extended health or dental claim, they will take longer to process. Most forms are sent at the

time your case is opened or quickly thereafter, and may include an authorization for release of medical records and/or authorization to submit claims on your behalf to your provincial health care plan as well as co-ordinating with other insurance coverage(s), where applicable. The sooner you complete and return the authorization forms to Allianz Global Assistance, the sooner your claim can be adjudicated.

If asked to pay up front – Plan members are asked to call Allianz Global Assistance immediately if asked to pay out-of-country emergency fees at the time of the incident. Allianz Global will always attempt to make direct billing arrangements and may have a relationship with this provider that will aid in allowing Allianz Global Assistance to make the payment for eligible claims on your behalf.

Do not surrender your passport – If asked to surrender their passports due to a medical incident or emergency, plan members should decline and contact Allianz Global Assistance immediately.

Collection notices – Plan members should call Allianz Global Assistance immediately if they receive a call or collection notice pertaining to their out-of-country emergency. Currently, some U.S. hospitals are bypassing insurers' contracts and automatically sending the patient's medical bills to collection agencies, a practice which Manulife, Allianz Global Assistance and industry partners are working to rectify.

* As defined by your group benefits plan.

What does medically stable mean?

Medically stable means that in the 90 days before departure, the insured person (you or your dependant) has not:

- been treated or tested for any new symptoms or conditions;
- had an increase or worsening of any existing symptoms;
- changed treatments or medications (other than normal adjustments for ongoing care);
- been admitted to the hospital for treatment of the condition.

Coverage is not available if you (or your dependant) have scheduled non-routine appointments, tests or treatments for the condition or an undiagnosed condition.



Pre-trip reminders for plan members

- Before you travel, have a look at some informative travellers' websites to ensure you are prepared for what to expect: You can visit the Department of Foreign Affairs and International Trade (www.voyage.gc.ca), Transport Canada (www.tc.gc.ca), and the Canadian Automobile Association (www.caa.ca), for information on travel advisories, local currency/exchange rates, visa requirements, vaccinations, inoculations, health risks, etc.
- Familiarize yourself with your benefits plan and its coverage specifics before you go.
- Ensure you have an ample supply of all necessary medications and ensure that each is carried in its original packaging (pill bottle or otherwise).
- Take note of the toll-free numbers for Allianz Global Assistance and keep these with your passport, your provincial health insurance card, and your Manulife benefits card.

For additional information, please call the Allianz Global Assistance Claim Customer Service line at 1-800-363-1835.



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