

Colleges of Applied Arts and Technology
GROUP INSURANCE BENEFITS COMMUNIQUE
Important Information

Effective October 1, 2014

**TRAVEL BENEFIT AND MEDI-PASSPORT
YOUR EMERGENCY MEDICAL COVERAGE**

With the conclusion of the ratification of the new Collective Agreement, we are pleased to inform you that the parties agreed to add full travel protection to the Extended Health Care Plan for Academic employees. The highlights of this new benefit are outlined below.

Introduction:

Effective October 1, 2014, your Travel Benefit, under your Extended Health Care plan covers you and your eligible dependents for all the services and supplies eligible under your group benefit plan, while you are travelling outside the province where you live.

This change increases reimbursement for hospital and doctor's services from 85% to 100% coverage for emergency medical services and adds full Travel Assistance services. These changes eliminate the requirement for you to pay for services in advance and wait for re-imburement from the provincial medicare plan (OHIP) and the insurer (Sun Life).

You will have access to the expertise of Sun Life's emergency travel assistance partner, Europ Assistance USA, Inc. (Europ Assistance) any time, 24 hours a day. Europ Assistance has one of the world's largest emergency travel assistance networks.

Emergency Out-of-Country Medical Coverage (Travel Benefit and Medi-Passport)

Expenses incurred for emergency services outside Canada are subject to a **lifetime maximum** of \$2,000,000 per person.

Emergency services are covered only if obtained within sixty (60) days of the date you leave the province where you live. If hospitalization occurs within this period, in-patient services are covered until the date you are discharged.

Emergency – An emergency means an acute illness or accidental injury that requires immediate, medically necessary treatment prescribed by a doctor.

An 'emergency' ends when you or your eligible family member is medically stable to return to the province where you live. If you choose not to do so, any further expenses would not be covered.

Emergency medical services – means any reasonable medical services or supplies, including advice, treatment, medical procedure or surgery, required as a result of an emergency. When you or your eligible family member has a chronic condition, emergency services do not include treatment provided as part of an established management program that existed before leaving your province of residence.

What is covered

<u>Europ Assistance’s Services*</u>	<u>Medi-Passport Services*</u>
<p>They can:</p> <ul style="list-style-type: none">• refer you to physicians, pharmacists and medical facilities• confirm your coverage and benefits• facilitate payments to a hospital or medical provider, whenever possible• monitor the medical situation, if you are hospitalized <p>Europ Assistance may determine, with your attending physician that you can be moved safely to a different hospital or treatment facility, or be sent home. In this case, they will guarantee and if necessary advance payment for transporting you.</p> <p><u>Emergency Services</u> Your Travel Benefit can cover you for emergency medical services, including:</p> <ul style="list-style-type: none">• all services and supplies while in hospital• outpatient and physician’s services• ground ambulance services to the nearest hospital• transportation to the province where you live for medical treatment, as appropriate• hotel accommodation and meals if you have been released from hospital but Europ Assistance determines you are not yet able to travel	<p>With Medi-Passport, you’re also covered for additional support services, up to the maximum under the plan:</p> <ul style="list-style-type: none">• hotel accommodation and meals, if your return trip is delayed by a medical emergency involving a covered family member travelling with you• replacement transportation tickets, if you lose the use of your return ticket due to an emergency• return home of unattended dependent children, if you are hospitalized• visit by a family member, if you are hospitalized for more than seven consecutive days• return of remains to your home province, in the event of death• return of your personal or rental car• help with arrangements for replacing lost or stolen travel documents and luggage• translation services, to help you communicate with local medical personnel• sending of urgent messages to your home or business

*\$2,000,000 Lifetime Maximum for Out-of-Canada Europ Assistance and Medi-Passport Services combined. These services are provided by Europ Assistance USA, Inc.

What is not covered

Any expenses related to the following emergency services are not covered:

- services that are not immediately required or which could reasonably be delayed until you return to your province where you live, unless your medical condition reasonably prevents you from returning to your 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 Sun Life or Europ Assistance, based on available medical evidence, determines 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.

What to do in a medical emergency

- You, or someone with you, must call the Europ Assistance 24-hour operations centre before receiving medical care. The toll-free numbers are on the Travel Card. Any invasive and investigative procedures (e.g. surgery, angiogram, MRI) must be pre-authorized by Europ Assistance, except in extreme circumstances.
- Give the customer service representative the information on your Travel Card and describe the situation.
- Stay in touch with Europ Assistance throughout the medical emergency, until they confirm that you no longer need to do so. Please give Europ Assistance your hospital, hotel or other current telephone number.

How to get a Travel Card

Paper Travel Card

- Sign in at www.mysunlife.ca. If you do not have an access ID and password, you can register online from the Sign in page.
- On the Member Home page, select your Group Benefits contract number (under “my health and well-being”).

- To print your pre-filled Travel Card, select **Print Travel Card** from “Take me to...”, on the Quick view page. Carry the card with you whenever you travel outside your province.

Electronic Travel Card

- Access your Travel Card at any time by logging in to my Sun Life Mobile smartphone application.
- Simply download the “my Sun Life Mobile” application to your smartphone.
- Access the web application at www.mysunlife.ca.
- On the Main menu, select **my health and well-being** and to view your Travel Card select my coverage card.
- **Note:** You must have registered for an access ID and password for the my Sun Life Plan Member website before you can access the “my Sun Life Mobile” application or the web version of the application.

For more details of your Travel Benefits, select **read more** at the bottom of the Travel Card page.