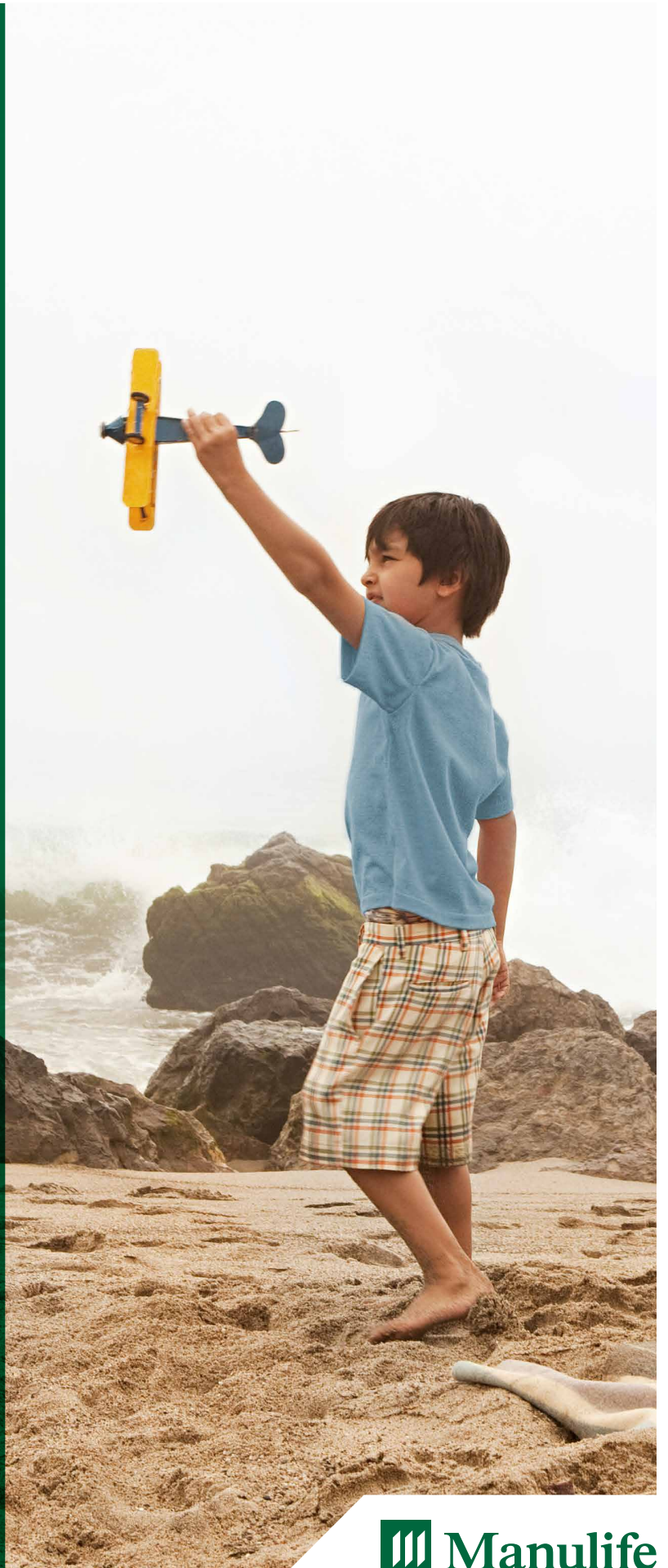


GROUP BENEFITS

Travel Bulletin

Emergency Travel Assistance (ETA)





As you get ready to start booking your travel, it's a good time to take note of a few helpful reminders for those planning a trip outside Canada. It's particularly important to understand the benefits of Emergency Travel Assistance as well as 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 unforeseen medical incident during your travels, you are reminded to contact Allianz Global Assistance, Manulife's emergency travel service provider.¹

In some instances medical providers may ask the plan member to pay for medical treatment up front. Therefore, it is important to contact Allianz Global Assistance as soon as possible, ideally prior to seeking or receiving medical treatment to avoid out-of-pocket expenses wherever possible. Allianz Global Assistance can then help to ensure that you (i.e., the covered plan member or dependent) 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.



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 – travel.gc.ca
- Transport Canada – tc.gc.ca

¹ 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 representative.

PROOF OF COVERAGE MAY BE 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, travellers 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 contact Manulife's Customer Service Centre for a letter confirming out-of-country health insurance through your group benefits plan. You should carry this letter and your benefits 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. If you can't call for yourself, your travelling companion or family member must contact Allianz Global Assistance as soon as possible. Allianz may ask a number of questions about your emergency and any potentially related medical history. Providing complete information will help ensure that you receive accurate information about applicable coverage, and to fully assist you during your travel emergency. 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 benefits card group number,
- The patient's name and confirmation of provincial health insurance coverage if you are calling on their behalf.

ABOUT YOUR COVERAGE

Coverage is for immediate medical treatment for a sudden, unexpected injury or a new medical condition which occurs while a plan member (you or your dependent) is travelling outside their province of residence, or a specific medical problem or chronic condition that was diagnosed but **medically stable**² 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 dependents. 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 coordinating 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 Assistance will always make every effort to offer cashless service to you by making direct billing arrangements with a medical provider. However, acceptance of billing information is solely at the discretion of the medical provider and at times members may be

required to provide payment. Note: Some group policies have a Small Claims Filing Clause, which means that if the total cost for you to seek treatment is less than \$200.00 CAD, the plan member pays up front. In order to be reimbursed, you must first submit the bill to your government health insurance; they will give you a partial reimbursement. You must then submit the remaining amount to any group benefits you may have.

- **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 claim. It is not uncommon for medical providers to refer their accounting books to collection agencies to attempt recovery or collection of accounts. Allianz Global Assistance will work directly with the medical provider or collection agent to resolve the issue.



What does medically stable mean?

Medically stable means that in the 90 days before departure, the plan member (you or your dependent) 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), or been admitted to the hospital for treatment of the condition.

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

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.³ It is important to note that in some countries, depending on telecommunications infrastructure, calls may be routed via internet to a US phone carrier. Therefore, if the international toll-free number does not reach Allianz Global Assistance, please attempt to dial the Canada/USA 1-800 number, or call collect.⁴

- **From Cuba: 1-519-741-8450.** As Cuba does not allow for toll-free calls or collect calls, you will be required to call Allianz Global Assistance directly. Allianz Global Assistance will call you back to minimize your out-of-pocket costs. You will be reimbursed for any telephone charges incurred to call Allianz Global Assistance, excluding roaming charges.
- **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.

² As defined by your group benefits plan.

³ UITF countries include Argentina, Australia, Austria, Belgium, China, Colombia, Costa Rica, Denmark, Finland, France, Germany, Hong Kong, Hungary, Ireland, Israel, Italy, Japan, Korea (South), Luxembourg, Macao, Malaysia, Mexico, Netherlands, New Zealand, Norway, Portugal, Singapore, South Africa, Spain, Sweden, Switzerland, Taiwan, United Kingdom (England and Scotland). 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.

⁴ The reliability or quality of phone lines outside Canada are not guaranteed; this is beyond our control.



Pre-trip reminders for plan members

- While traveling it is important to understand the local environment at your destination, including health concerns (such as Zika virus), impacts of natural events (such as hurricanes), or other risks (such as civil unrest). It is highly recommended that you check travel advisories before you book your trip and before you travel for information that may affect your safety and well-being. You can see travel advisories at travel.gc.ca/travelling/advisories.
- 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 (travel.gc.ca), Transport Canada (tc.gc.ca), and the Canadian Automobile Association (caa.ca), for information on local currency/exchange rates, visa requirements, vaccinations, inoculations, health risks, etc.
- Familiarize yourself with your benefits plan and its coverage specifics before you go. **Pay special attention to any exclusions** on coverage for various situations such as the use of alcohol. 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.





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