

## Emergency travel medical

You could be faced with potentially high medical care costs if you have a medical emergency while travelling outside Canada. The Emergency Travel Medical Benefit can help protect you against these costs, and offers you the convenience of having one less arrangement to make each time you travel.

The emergency travel medical benefit provides coverage for medical services and supplies you need because of a medical emergency during trips that begin and end in Canada. The maximum amount payable per covered trip is \$1 million Canadian.

### Important notice - Please read carefully

Travel insurance is designed to cover losses arising from sudden, unexpected and unforeseeable circumstances. It is important that you read and understand your policy before you travel, as your coverage may be subject to certain limitations and exceptions. If you have any questions about your coverage, please call The Canada Life Assurance Company Individual Health Unit at 1-866-430-2863.

A pre-existing exception will apply to medical conditions and/or symptoms that existed prior to your trip. Check to see how this applies in your policy and how it relates to your departure date, date of purchase or effective date.

### Coverage level

Available as a 30, 60, or 90 days multi-trip rider if you are under the age of 80.

## Basic coverage information

This benefit covers basic emergency medical treatment services and supplies, including:

- Treatment by a physician
- Hospital accommodation
- Medical services and supplies, such as anesthesia, blood, casts and dressings
- Prescribed drugs when provided on an in-patient or outpatient basis
- Ambulance service
- Dental accident treatment

Medical conditions and/or symptoms that existed before any trip are excluded from coverage.

The emergency travel medical benefit also gives you access to emergency travel assistance when travelling anywhere outside Canada, or in Canada if you're more than 500 kilometres from home. Service is available 24 hours a day, 7 days a week.

Assistance co-ordinators can help you locate hospitals, clinics and physicians, qualified legal assistance, local interpreters and appropriate services for replacing lost passports. Other emergency services include:

- Hospital admission assistance
- Assistance for unattended children
- Return of vehicle
- Medical evacuation
- Family member travel assistance

With this option, you will receive a travel medical card. This convenient wallet card makes it easy for you to access medical services, supplies and assistance in case of a medical emergency while travelling.

Detailed coverage information

Expenses for the following services and supplies are covered when incurred during a covered trip. The provision of these services and supplies must be related to emergency medical treatment resulting from a medical emergency.

Emergency medical treatment means

Medical treatment immediately required for the relief of an injury or an acute episode of sickness.

Medical emergency means

Any injury or sickness which arises suddenly, cannot reasonably be anticipated and requires emergency medical treatment.

Non-emergency treatment or surgery means

- Any treatment or surgery not required for immediate relief of acute pain or suffering or which could reasonably be delayed until you return home, including periodic check-ups or examinations and regular care for chronic conditions
- Any treatment you receive outside of Canada following emergency medical treatment, including follow-up visits and rehabilitation, if your medical condition permits you to return home
- Any treatment or surgery for a medical condition where the medical condition would not have prevented you from returning home for treatment or surgery

- Any medical or hospital services that you specifically traveled for to obtain, whether or not on the advice of a physician

Benefits payable for emergency medical treatment and emergency medical assistance services are limited to customary charges for the service or supply provided.

#### Ambulance services

- Ambulance services, including air ambulance, to the nearest centre where essential treatment is available
- Where air ambulance service is required, coverage for a medical attendant is also included, if required
- We must pre-approve and arrange for air ambulance services

#### Hospital services

- Hospital in-patient services and supplies, including room and board and general nursing care while confined to a hospital semi-private room, ward, coronary care unit or intensive care unit for acute care
- Surgery
- Hospital outpatient services and supplies

#### Physician services

The services of a licensed physician.

#### Emergency dental treatment

Benefits payable for emergency dental treatment provided for treatment to a sound natural tooth, required as a result of a blow from an external force, are limited to \$1,000 per covered trip, and for a reason other than a blow from an external force, are limited to \$200 per covered trip.

## Private duty nursing services

A professional nurse, who is not a member of the insured's family, when provided during hospital confinement for emergency medical treatment, when ordered by a physician.

## Miscellaneous services and supplies

The following miscellaneous services and supplies are covered when provided on an in-patient or outpatient basis:

- Anaesthesia and its administration
- Diagnostic X-ray and laboratory examination
- Whole blood, blood plasma and blood products
- Oxygen and its administration
- Casts, dressings, crutches, canes, slings and splints
- Prescription drugs requiring a prescription by law
- Rental of medical appliances, a hospital-type bed, wheelchair, crutches, braces, etc. (not to exceed the cost of purchase)

## Emergency medical assistance services

This benefit pays for, or reimburses expenses for, the following emergency medical assistance services resulting from a medical emergency, where arranged by the assistance centre if pre-approved.

## Medical evacuation and repatriation

- Transportation to the nearest hospital where treatment is available or to a hospital in Canada

- Coverage for a medical attendant is also included, if required

We reserve the right to transfer you to another hospital or return you to your home province or territory. We will be absolved of any further liability for that medical emergency if you refuse the transfer request.

### Return home

- Your return home by economy seating (or by upgraded seating or air ambulance if medically necessary), as well as additional seats for a stretcher, if required
- If you're hospitalized and unable to accompany home any other insured person who is on a covered trip with you, a one-way economy flight for each such insured person to return home
- Return or round trip transportation for an attendant for any insured person who is unable to travel alone may be covered, if we consider it necessary

Benefits under the Return Home provision are limited to \$5,000 per insured per covered trip.

### Extended stay

If you're unable to return to your home province or territory by the originally scheduled date of return because you're hospitalized on that date, this benefit covers any unexpected additional hotel accommodations and meals incurred by you and by a person who accompanied you on the covered trip and who wishes to stay with you. This benefit is limited to \$200 per day to a maximum of \$2,000 per covered trip. Coverage begins on the day after the originally scheduled date of return.

### Identification of deceased insured

If you die during a covered trip, this benefit will pay reasonable travel, hotel accommodation and meal expenses for one person to identify your remains. This

benefit is limited to \$5,000 per insured person.

#### Repatriation of deceased insured

If you die during a covered trip, this benefit will cover the cost of services and supplies legally required for the preparation of your body and the cost for its return transportation to Canada. This benefit is limited to \$5,000 per insured person.

#### Burial or cremation of deceased insured at the place of death

If you die during a covered trip, this benefit will cover the cost of services and supplies legally required for the preparation of your body for burial or cremation at the place of death. This benefit is limited to \$3,000 per insured person.

The insured person's closest relative will decide whether to have the body buried or cremated or returned to Canada.

#### Transportation to bedside

If you're on a covered trip alone, hospitalized and expected to remain in hospital for more than 7 consecutive days, this benefit will cover the cost for reasonable travel, hotel accommodation and meal expenses for one person to visit you. This benefit is limited to \$5,000 per covered trip.

#### Trip cancellation for medical reasons

If prior to a scheduled departure, an Insured is required to cancel a trip due to:

- The death of an insured or an extended family member occurring within 22 days of the scheduled departure date;
- An injury or sickness, which did not result from a pre-existing condition, of an insured that caused the insured to be unable to start the trip. The attending physician must substantiate in writing that prior to the scheduled

departure date, they advised the insured to cancel the trip, or that the injury or sickness made it impossible for the insured to start the trip; or

- The injury or sickness, which did not result from a pre-existing condition, of an extended family member, which required immediate hospitalization with an expected stay of at least three days,
- Canada Life will reimburse the cost of pre-paid travel expenses which are not refundable or recoverable from any other source.

### Trip interruption

- If an insured has to end a covered trip and return to their province or territory of residence because the insured experienced a medical emergency, to cost of any non-refundable prepaid travel for the Insured and for each insured travelling with the insured who has to return home.
- If the insured does not return home and opts to continue travelling after the medical emergency has ended, the additional cost of travel for the insured and for each insured person traveling with the insured. If required, Canada Life will reimburse the additional cost for hotel accommodation and meals incurred by an insured travelling with the insured on account of the interruption.

### Unexpected return

If an Insured must return to their province or territory of residence because an extended family member who is not on the covered trip with the insured is suffering from an unforeseeable sickness or injury requiring intensive care treatment or has died, Canada Life will reimburse the cost of any non-refundable prepaid travel for each insured who is on the covered trip. Canada Life will pay any extra cost for a one-way economy flight home.

### Vehicle return



If, for medical reasons, you or any accompanying person are unable to drive an automobile owned or leased to your home or to the place to where the automobile must be returned, this benefit covers the cost of returning the automobile (limited to \$2,000 per covered trip).

### Exceptions and limitations

Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances. This benefit doesn't cover expenses arising from or related to pre-existing conditions.

The emergency travel medical benefit rider contains a pre-existing condition exclusion that applies to expenses due to any injury or sickness or change in medical condition that happened in the 6 months before your trip if you are under age 60, or in the 365 days before your trip if you are age 60 or over.

The policy also contains other limitations and exclusions common for this type of insurance. For example, there is no coverage for expenses incurred for non-emergency treatment, treatment if travel was undertaken against the advice of a physician, or if caused by participation in hazardous or professional sports activities.

It is important to read and understand your policy before you travel, as your coverage may be subject to certain limitations and exceptions.