



Benefits Bulletin

FALL/WINTER 2010

INFORMATION UPDATE

Emergency Travel Assistance for winter travellers

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

For pre-trip information, or for any type of emergency (medical or otherwise) during your travels, you are reminded to contact Mondial Assistance®, Manulife Financial's emergency travel service provider.* In the event of a medical emergency, Mondial Assistance should be contacted as soon as possible, ideally prior to seeking or receiving medical treatment. Mondial 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.

It's important that you carry your benefits card at all times while travelling, as this is the only way Mondial Assistance can confirm your coverage and guarantee payment to the medical facility where your treatment is being provided.

This information is intended to assist with the administration and management of group benefits plans.

*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.

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, 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. If proof is required, **you can contact Manulife Financial for a copy of a general letter** that confirms **you have** travel insurance coverage 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.

Does your destination require proof?

You can visit these web sites 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)



In the event of an emergency

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 Mondial Assistance as soon as possible. Here are a few things you'll be asked when you speak with a Mondial Assistance representative:

- details of the 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 Mondial Assistance

You can reach Mondial Assistance by calling the Canada/U.S. toll-free number or the Call Collect number indicated on your benefits card. You can also reach Mondial 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 Mondial 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 Mondial Assistance will be reimbursed by Mondial Assistance upon receipt of itemized phone bills.

An out-of-Canada medical emergency includes an accidental injury or an illness not previously diagnosed or treated in Canada. Treatment required for any medical condition previously diagnosed in Canada is excluded. However, coverage may be available for an unforeseen complication of an existing, pre-diagnosed condition that was completely stable at the time of departure from Canada.

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.
- Your coverage is for **unexpected emergency treatment** while you are outside of your home province. If you anticipate needing medical treatment for an existing medical condition while you are travelling, these expenses may not be covered, and therefore proceeding with travel arrangements will be at your own discretion.
- 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 Mondial Assistance and keep these with your passport, your provincial health insurance card, and your Manulife benefits card.

More about your ETA coverage

Medical Records – Depending on the nature of the emergency, 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 healthcare plan as well as co-ordinating with other insurance coverage(s), where applicable. The sooner you complete and return the authorization forms to Mondial Assistance, the sooner your claim can be adjudicated.

If asked to pay up front or to surrender your passport – Plan members are asked to call Mondial Assistance immediately if asked to pay out-of-country emergency fees at the time of the incident. If asked to surrender their passports due to a medical emergency, plan members should decline and contact Mondial Assistance immediately. Mondial will always attempt to make direct billing arrangements and may have a relationship with this provider that will aid in allowing Mondial to make the payment for eligible claims on your behalf.

Collection Notices – Plan members should call Mondial 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, Mondial Assistance and industry partners are working to rectify.

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

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