

# Insights: *Going abroad?*

Know how your travel benefits work and make sure you have the coverage you need



Nobody wants to think about dealing with a sudden and unexpected medical emergency while away from home. But if you do find yourself in that situation, your CAEAS-ECAB benefits plan includes emergency medical coverage for you or a covered dependent while you're temporarily travelling out of the country, whether it's for business, education or vacation.

Your travel benefits provide important protection for you and your loved ones – and there's no cost to you, as a CAEAS-ECAB plan member!

## Key facts about your coverage

- Your travel assistance benefits cover 100% of emergency medical services outside Canada, as well as within Canada as long as you are more than 500 kilometres from home.
- You and your eligible dependents are covered for up to 60 days per trip, with an unlimited number of trips per year, up to a maximum of \$1,000,000 per trip.
- Coverage includes:
  - 24/7 access to a travel assistance provider, who can provide support worldwide
  - Coordination services to help you get the care you need
  - Transportation home or to another medical facility, if required.
- If you incur out-of-pocket expenses without first contacting the travel assistance provider, you may need to pay for the services at the time of the emergency and then submit your claims to Great-West Life.
- You can find the necessary forms on the Great-West Life GroupNet for Plan Members website: <https://groupnet.greatwestlife.com>.

### Have a child who's studying abroad?

Your travel assistance benefits are designed to cover *temporary* travel, such as short vacation or business trips, so the coverage available under ONE-T won't be sufficient.

If you have an eligible dependent child who's studying out of the province or out of the country for more than 60 days, you will need to find supplementary insurance elsewhere (e.g., through the academic institution your child is attending or through a local broker/insurance company).





## What's not covered

It's important to understand that your emergency medical coverage is just that: coverage for *medical emergencies*. It doesn't cover non-emergency situations or preventative healthcare for travel-related reasons (e.g., vaccines and prescriptions you might get from a travel doctor before you leave).

Coverage is generally limited to initial treatment of the emergency – for example, physician, lab and hospital fees when you or your eligible dependent first become ill or injured – and does not typically include ongoing treatment.

Since this is a healthcare benefit, there's no coverage for trip cancellation or interruption insurance, or insurance for lost or damaged baggage. You can get these types of coverage from other sources, like your airline or credit card company.

Finally, there may be exclusions due to pre-existing conditions. For example, if you have a serious heart condition but fail to disclose it to Great-West Life and then suffer a heart attack while abroad, you may not be covered (or fully covered) by the CAEAS-ECAB travel benefits.

## What to do before you go

- 1. Don't forget to bring your benefits card with you!** If you need emergency medical assistance while you're away, just call the phone number listed on the back of the card, based on the country you're in at the time. They will confirm your coverage and coordinate services for you.
- 2. If you expect to be away for more than 60 days, you should get travel coverage elsewhere.** In some cases, you may need to provide proof of coverage just to get a visa.

Note also that you must be covered by a provincial healthcare plan (e.g., OHIP) to be eligible for the CAEAS-ECAB travel benefits. So, if you're planning to be away for a long period of time, you may want to look into extending your provincial coverage for the duration of your trip. For more information, go to [www.ontario.ca/page/ohip-coverage-while-outside-canada](http://www.ontario.ca/page/ohip-coverage-while-outside-canada).

For more information on your travel benefits or how to submit claims, check out the emergency medical travel brochure available at [www.one-t.ca/ECABcontact](http://www.one-t.ca/ECABcontact). You can also contact Great-West Life at 1-866-800-8086.



### A medical emergency is...

- a sudden and unexpected injury;
- the onset of a condition not previously known or identified; or
- an unexpected episode of a known or identified condition.

