

Preparing for your vacation

Know what to do in case of a medical emergency

For Great-West Life plan members

If you're travelling outside Canada, a little preparation can be the key to enjoying some time away. Before leaving, you should know what type of travel insurance coverage you have in place, who to call in case of a medical emergency and how to make a claim for any out-of-pocket emergency medical expenses.

Understanding group and other travel insurance coverage

Great-West Life's out-of-country emergency care coverage is designed to provide benefits during a medical emergency while you or your covered dependants are temporarily outside Canada for business, education or vacation.

What's considered a medical emergency for the purposes of out-of-country emergency care coverage will depend on the specific terms of your group plan. Most group plans with out-of-country emergency care coverage provide coverage for medical expenses incurred only during the initial treatment of a medical emergency, such as physician fees, lab fees and hospital fees. It's important to review your benefits booklet for further details about your coverage before leaving the country.

Provincial health care plan coverage must be in place in order for Great-West coverage to apply. If you're leaving the country for an extended period, you should ask about getting a coverage extension of your provincial health care coverage prior to leaving Canada. You should also be aware of any trip limits associated with your group plan. If you're travelling outside Canada for periods beyond this trip limit, you may want to consider purchasing additional coverage.

Coverage for global medical/travel assistance (“travel assistance”)

Travel assistance is a separate type of coverage from out-of-country emergency care coverage. Great-West's travel assistance coverage provides aid to travelers through 24-hour-a-day, seven-day-a-week access to a travel assistance provider. The travel assistance provider can direct you to a health care facility or assist with travel arrangements following a medical emergency. Travel assistance is also available if you're travelling within Canada more than 500 km from home.

Great-West plans don't include coverage for trip cancellation, trip interruption or loss or damage of baggage. You may want to consider obtaining these types of coverage from other sources, such as travel agencies.

Getting ready to leave

Before leaving, you should:

- leave details of insurance coverage with a contact person at home
- consider talking to your doctor to address any concerns about travelling with a medical condition.

We suggest having the following information with you when travelling:

1. Your Plan ID (either your Benefits Card with travel assistance contact numbers or your Travel Emergency Medical Card)
2. Your provincial health card
3. A valid passport.

For more information

If you have any general questions about your Great-West out-of-country emergency care coverage, please call 1-800-957-9777.

Visit Great-West's *GroupNet™ for Plan Members* website for coverage information, travel assistance cards and claim forms.

See www.travel.gc.ca for a traveller's checklist, information on travelling with children and other travel tips.

In case of medical emergency

If you experience a medical emergency while outside Canada, you should contact the travel assistance location nearest you or have someone call on your behalf. The phone numbers, which can also be found on the back of your benefits card, are:

From Canada or the U.S.: 1-855-222-4051

From Mexico: 0-1-800-522-0029

Dominican Republic: 1-800-203-9530

Universal countries: 1-800-9006-7555*

Cuba: 1-204-946-2946 (call direct) **

All other countries: 1-204-946-2577 (call direct **or collect)

* To view the universal countries list, go to *GroupNet for Plan Members* or www.greatwestlife.com – Contact us – Group benefits, and follow the online instructions.

** Long distance charges can be submitted to Great-West for reimbursement.

NOTE: These toll-free numbers are meant to be used in case of emergency only and may not work in all circumstances. Cell phones don't always connect to toll-free numbers, and some pay phones may require payment in order to place the call.

In the rare event that you can't successfully reach the travel assistance provider by calling collect, you may opt to pay for the call yourself and file a claim for reimbursement later.

Making a claim

If you incur any out-of-pocket expenses for a medical emergency, and have not contacted the travel assistance provider, you will need to submit an out-of-country claim form (not a healthcare expenses statement) and the associated provincial form for your province of residence. These forms can be found by visiting Great-West's website at www.greatwestlife.com and clicking Forms or by going to the *GroupNet for Plan Members* website.

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