



Travel Benefit and Medi-Passport

What would you do if you were faced with a medical emergency while travelling outside your province, especially in a foreign country? With your Travel Benefit, you are one phone call away from the assistance you need to help see you through a crisis. This benefit gives you access to the expertise of Europ Assistance USA, Inc. (Europ Assistance), part of the world's largest emergency travel assistance network and a service provider to Sun Life Assurance Company of Canada. Any time you leave the province in which you live, you, your spouse and children (provided they are included under your Extended Health Care plan) can receive travel assistance. This gives you on-the-spot support to help you access medical treatment and other services in a medical emergency.

A medical emergency is any reasonable medical services or supplies, including advice, treatment, medical procedures or surgery, required as a result of an emergency. When you or your family member has a chronic condition, emergency services do not include treatment provided as part of an established management program that existed before leaving your province of residence.

WHAT TO DO IN A MEDICAL EMERGENCY

An emergency means an acute illness or accidental injury that requires immediate, medically necessary treatment prescribed by a doctor. An emergency ends when you are medically stable to return to the province where you live. You, or someone with you, must call Europ Assistance's 24-hour operations centre in Washington, D.C before receiving medical care. The toll-free numbers are on the Travel card:

- If you cannot contact Europ Assistance before services are provided, contact with Europ Assistance must be made as soon as possible afterwards. If you don't contact Europ Assistance and emergency services are provided in circumstances where you could reasonably have contacted them, then we may deny or limit payments for all expenses related to those emergency services.
- All invasive and investigative procedures (including any surgery, angiogram, MRI, PET scan, or CAT scan), must be pre-authorized by Europ Assistance before being performed, except in extreme circumstances where surgery is performed on an emergency basis immediately following admission to a hospital.

Be prepared to give Europ Assistance the following information:

- your name, the patient's name, location and phone number,
- your contract number and member ID number (shown on the Travel card and on all pay slips), and
- a description of the situation.

Stay in touch with Europ Assistance during and after the medical emergency, until Europ Assistance confirms that you no longer need to do so. Please give Europ Assistance your hospital, hotel, or other current telephone number.

WHAT YOU'RE COVERED FOR

Your Travel Benefit and Medi-Passport cover you and your family members for certain eligible emergency medical expenses and emergency services as listed below.

Europ Assistance's services

Their services include:

- referring you to a medical facility, physician, or pharmacist,
- confirming your coverage and benefits,
- facilitating payments to a hospital or medical provider, whenever possible, and
- monitoring the medical situation if you are hospitalized. Europ Assistance or a physician they designate will, when necessary, try to establish communications with the attending medical personnel to get an understanding of the situation and to monitor your condition.

Europ Assistance may determine, in consultation with the attending physician, that you can be transported safely under medical supervision to a different hospital or treatment facility, or be sent home. In these cases, Europ Assistance will guarantee and if necessary advance payment for the transportation.

Eligible emergency medical expenses

You and your family members are covered for reasonable and customary charges for the following expense items incurred for emergency services, less the amount payable by your provincial health plan:

- all services and supplies while in hospital (semi-private room),
- outpatient services in a hospital,
- physicians' services,
- licensed ground ambulance service to the nearest hospital equipped to provide the required treatment, or to Canada, when your physical condition prevents the use of another means of transportation,
- economy airfare for your return to your province of residence for medical treatment, and
- hotel accommodation and meals for a period of convalescence, if you have been released from hospital but Europ Assistance and your attending doctor together determine that you are not yet able to travel (up to the dollar amount and time limit specified under your plan).

Expenses for all other services and supplies eligible under your group plan, e.g., Drug, Hospital or Supplementary Health Care benefits, are also covered when they are incurred outside the province where you live. These expenses are subject to the appropriate deductibles, reimbursement level, maximums, limitations, exclusions and other conditions outlined in your plan.

Eligible Medi-Passport expenses

In addition to the emergency services listed above, you and your family members are also covered for the following Medi-Passport services:

Accommodation: if your return trip is delayed or interrupted due to a medical emergency involving you or another person travelling with you who is covered under this plan. Europ Assistance can arrange and pay for hotel accommodation and meals (maximum amount depends on your plan)

Replacement tickets: if you lose the use of your return ticket because of a medical emergency or death involving you, your spouse or children covered under this plan. (Any advance will be the cost of a one-way economy fare, less any redeemable portion of the unused original ticket).

Return home of dependent children: if you are hospitalized. Europ Assistance can make arrangements to return safely home any unattended children covered under this plan who are under 16, or mentally or physically handicapped. If necessary, Europ Assistance can also make arrangements for a qualified attendant to

accompany the children home. (The maximum payable for the return transportation is a one-way economy fare for each dependent child, less any redeemable portion of the unused original ticket.)

Visit by a family member: if you are travelling without a relative and are hospitalized for more than seven consecutive days. (This covers round trip economy fare, and accommodation and meals up to \$150 a day for a maximum of seven days, depending on your plan.)

Return of remains to the province of residence: if you or another person covered by this plan dies while out of province (maximum \$5,000).

Return of your personal or rented car to your home address in Canada or to the nearest appropriate rental car agency: if you are unable to drive due to a medical emergency. (Maximum amount depends on your plan.)

Lost travel documents or luggage: Europ Assistance can help you arrange replacements for travel documents or luggage lost or stolen outside your province.

Translation services in any major language: to help you communicate with local medical personnel.

Sending urgent messages to your home, business or other location: Europ Assistance will also keep messages to be picked up in its offices for up to 15 days.

ABOUT PAYMENTS FOR EMERGENCY SERVICES

When you contact Europ Assistance before seeking emergency help, normally Europ Assistance verifies your coverage and arranges for the service provider (e.g., a hospital) to bill Europ Assistance directly. Europ Assistance is also able to guarantee payment or advance money directly to a service provider. We then reimburse Europ Assistance for the eligible amount. Sun Life Assurance Company of Canada and Europ Assistance liaise with most provincial health plans and coordinate benefits with any other insurers involved. We will ask you to sign an authorization form allowing us to recover any amounts payable by your provincial health plan.

If you pay for items yourself

If you get confirmation from Europ Assistance that a medical emergency exists and then you pay for services or supplies that were eligible for advances, we will reimburse you. In this situation, you should do the following:

- Keep the receipts.
- Always obtain a fully itemized bill for any hospital treatment.

Within 30 days of your return home, complete an Extended Health Care Claim form, and send it to Sun Life Assurance Company of Canada with the original receipts and any itemized bills. You don't have to send claims for physicians' or hospital fees to your provincial health care plan first. Sun Life Assurance Company of Canada and Europ Assistance coordinate the whole process with most provincial plans and all insurers, and send you a cheque for the eligible expenses. This way, you receive your reimbursement faster. Europ Assistance will ask you to sign a form authorizing them to act on your behalf.

Reimbursements

When Europ Assistance advances money to service providers, there are some situations when it will be necessary for you to reimburse us for any amounts that:

- are paid for services or supplies that are not covered by your plan,
- exceed the maximum amount of your coverage under your plan, and

you are responsible for, such as deductibles and the percentage of expenses you have to pay under your plan.

THINGS YOU SHOULD KNOW

Excluded emergency medical expenses

You are not covered for any expenses related to these situations:

- services that are not immediately required or that could reasonably be delayed until you return to the province where you live, unless the medical condition reasonably prevents you from returning to your province before you receive the medical services,
- services relating to an illness or injury that caused the emergency, after the emergency ends,
- if you choose not to return to the province where you live as soon as you are medically stable to travel,
- if you choose not to follow the course of treatment recommended by the treating physician, and
- services related to an illness or injury (including any complications or any emergency arising out of the illness or injury), where the trip was taken to obtain medical services for that illness or injury.

Conditions

Benefits are subject to the conditions, limitations and exclusions that apply under your Extended Health Care and Medi-Passport coverage. For example:

- Your out-of-province coverage has a time limit of 60 days from the date you leave your province.
- Your coverage may be subject to a maximum payment.
- In some situations you may be required to reimburse us for the expenses paid by Europ Assistance on your behalf. See Reimbursements in ABOUT PAYMENTS FOR EMERGENCY SERVICES.
- No benefit is payable for expenses incurred on a non-emergency or referral basis.

For details about the specific provisions of your plan, refer to your plan member benefits booklet or contact Sunlife at **1-800-361-6212**. Be prepared to provide the **Contract# 50632**, as well as, your **Member ID** which is your employee number (you can locate this number on any pay slip).

Limitations

Europ Assistance will not provide services in the province where you live, or during any trip taken to seek medical attention. Europ Assistance reserves the right to suspend, curtail or limit its services in any area, without prior notice, because of:

- a rebellion, riot, military uprising, war, labour disturbance, strike, nuclear accident or an Act of God, and
- the refusal of the authorities to permit Europ Assistance to fully provide service to the best of its ability during any such occurrence.

Due to conditions such as war, political unrest, epidemics and geographical inaccessibility, travel assistance services may not be available in certain countries. For an up-to-date list, call Europ Assistance before you leave.

LIABILITY

Neither Sun Life Assurance Company of Canada nor Europ Assistance is responsible for the availability, quality or results of the medical treatment you or your insured dependents receive, nor if you fail to obtain medical treatment. Any physician or other health care professional who provides direct services to a covered person will be acting on the person's behalf only and will not be considered acting on behalf of Sun Life Assurance Company of Canada or Europ Assistance. Neither Sun Life Assurance Company of Canada nor Europ Assistance assume any responsibility or liability for:

- any medical advice given by any physician or other health care professional, and
- the negligence or other wrongful acts or omissions of any physician or other health care professional providing services under your plan.

No person will have any recourse against Sun Life Assurance Company of Canada or Europ Assistance because Europ Assistance suggested, or contracted with, a physician or other health care professional. Decisions by a physician or other health care professional as to the need for providing any of the services covered by this benefit are medical decisions based on medical factors, and as such will be conclusive in determining the need for these services.

For details about the specific provisions of your plan, refer to your plan member benefits booklet or contact Sunlife at **1-800-361-6212**. Be prepared to provide the **Contract# 50632**, as well as, your **Member ID** which is your employee number (you can locate this number on any pay slip).