

Travel Health Benefit Provisions

- Travel insurance is designed to cover losses arising from unexpected, sudden or unforeseeable circumstances. It is important that you read and understand your coverage before you travel as it is subject to certain limitations and exclusions.
- All persons must be covered by the government health plan in their home province in order to be eligible.
- Your policy does not provide coverage for medical conditions and/or symptoms that existed before your trip. Please review this letter carefully to see how it may apply to your trip.
- In the event of an accident, injury or sickness, your prior medical history may be reviewed when a claim is made.
- Please review the International Travel Assistance section. Whenever possible, you are required to notify the assistance company prior to treatment. They can also assist you in locating treatment.

Trip maximum details:

- Coverage is limited to the first 60 days of any trip outside of Canada.
- If you require coverage beyond 60 days it is your responsibility to purchase additional coverage.
- Coverage for trips inside Canada is unlimited.

Summary of Benefits

Benefits are payable to a maximum of \$5,000,000 per person per claim to a lifetime maximum of \$5,000,000. In the event of a claim, proof of departure date and return dates will be required.

Travel Benefits **terminate on your 75th birthday**.

Note: Your spouse is covered until your 75th birthday as well regardless of their age.

You are covered for 100% of the expenses listed below:

Accidental/Emergency Dental

- Dental care to natural teeth when necessitated by a direct accidental blow to the mouth only and not by an object wittingly or unwittingly placed in the mouth. Treatment must be rendered within 180 days following the date of the accident. The maximum amount payable is \$3,000 per accident.
- Treatment for the emergency relief of dental pain to a maximum of \$300. Services must be rendered outside of your province of residence. A letter from the attending dentist must be presented indicating treatment was necessary to relieve acute dental pain not present before date of departure.

Ambulance Services

- Ambulance service from the place of illness or accident to the nearest hospital capable of providing appropriate treatment.
- Economy air transportation by stretcher to your home city in Canada if you have received treatment at a hospital as an in-patient.

Blood and Blood Plasma

Blood and blood plasma if not available free of charge.

Board and Lodging

Additional expenses incurred for board and lodging by a relative or friend remaining with you during your hospitalization as an in-patient. To be eligible for coverage, the relative or friend must be travelling with you and also be covered by a Blue Cross Travel Health Plan. Only expenses incurred after the termination date of your trip are eligible.

Dependent Escort

Additional cost of return economy airfare for an escort to accompany your children (up to 18 years of age) to their province of residence in the event you are air evacuated to Canada for medical reasons.

Drugs or Medicines

Drugs or medicines which are prescribed by a physician and dispensed by a licensed pharmacist, excluding vitamins and vitamin preparations, over the counter drugs, or patent and proprietary medicines available without a written prescription from a physician.

Emergency Remote Evacuation

Emergency evacuation by a commercial operator licensed to convey passengers from a mountain, body of water or other remote location to the nearest qualified medical facility capable of providing appropriate treatment when a regular ambulance cannot be used to a maximum of \$5,000 per person.

Hospital In-patient Allowance

An allowance of \$40 per day for each day you are hospitalized as an in-patient. Maximum coverage \$1,000.

Hospital Services

- Hospital in-patient and out-patient services and supplies.
- Medical and surgical services by a legally qualified physician. Charges for services rendered in connection with general examinations, chronic or on-going care, or for check-up or cosmetic purposes are not eligible expenses.

Medical Evacuation

- Subject to the discretion of Blue Cross, medical evacuation to a hospital in the patient's province of residence if the evacuation is not harmful to the patient's health. Prior approval must be obtained from Blue Cross.
- Additional cost, if any, of the most direct return (economy) air travel from the place where you were hospitalized as an in-patient to your home city in Canada, including the cost of return economy air travel for a graduate professional nurse where nursing care is required during the flight home. This benefit must be supported by a letter from the attending physician as medically necessary. This coverage also applies to your family (spouse and dependent children) or one travelling companion who is covered by a Blue Cross Travel Health Plan and is travelling with you at the time of illness or accident.

Paramedical

- Physiotherapy when provided in a hospital.
- Chiropractic and/or a podiatrist services. A letter from the attending physician must be presented indicating treatment was for acute rather than chronic care is required for claim submission.

Private Duty Nursing

Private duty nursing care during or immediately following hospitalization as an in-patient. The services must have been recommended by the attending physician and the nurse must not be a relative of the patient.

Repatriation Benefit

In the event of loss of life, up to \$7,500 towards the cost of transporting the deceased to their home city in Canada (including cost of preparation and standard transportation container), or up to \$5,000 for cremation or burial at place of death.

Replacement of Eyeglasses or Contact Lenses

Repair or replacement of prescription eyeglasses or contact lens or lenses due to accident or injury to a maximum of \$100 provided that the injury was treated by a physician or dentist.

Return of Pet/Vet Charges

- Cost of returning your pet to your home city in Canada to a maximum of \$500 per pet, in the event you are confined in hospital for at least three days outside of your province of residence.
- Coverage for emergency veterinary care due to unexpected injury of your pet to a maximum of \$200 per pet.

Return of Vehicle

Charges of up to \$4,000 towards the cost of the return of your private or rental vehicle used for the trip, to your place of residence, or nearest rental agency, in the event you are unable to drive the vehicle.

Transportation to Bedside/Identify Deceased

- Transportation to your bedside for your spouse or any one family member to be with you while confined in hospital as an in-patient for at least three days outside of your province of residence. This benefit must be supported by the written verification of the attending physician that your medical condition was serious enough to require the visit. Transportation will also be allowed for a family member travelling to identify the deceased prior to release of the body, if required by law. Coverage includes round-trip economy airfare on a commercial flight via the most direct cost effective route from Canada to the place where illness or accident occurred.
- Commercial accommodations and meals for a person travelling to your bedside or travelling to identify a deceased family member to a combined maximum of \$200 per day to a maximum of \$2,500.

International Travel Assistance

How do you find good medical care when you are faced with an emergency in a foreign country? You may not speak the language, you may be incapacitated and you will most likely not know where to get professional care. You now have assistance for all of these problems.

Our international travel assistance service offers 24-hour worldwide assistance to travellers in emergency medical situations. Insured travellers, physicians or hospitals should contact the international travel assistance provider immediately in the following medical situations:

- You are hospitalized or about to be hospitalized.
- You need assistance in locating the proper medical care nearest you.
- Insurance verification is required (this may be confirmed by the physician/hospital through our international travel assistance provider directly).
- You are involved in an accident requiring medical treatment.
- You have a medical problem and require translation service.
- Emergency evacuation is deemed medically necessary (arrangements will be made through our international travel assistance provider).
- Any serious medical problem arises.

Be prepared to give the name of the person covered, the group and contract number and a description of the problem.

International Travel Assistance Toll Free Telephone Numbers

In Canada and United States, call toll free 1.866.601.2583.

In all other countries, or if you have any difficulties with the toll free number, call collect 0.204.775.2583.

The international travel assistance toll free telephone numbers are located on the back of your identification card for your convenience.

For general inquiries call Manitoba Blue Cross at 204.775.0151 or toll free (within Manitoba only) 1.800.USE.BLUE (1.800.873.2583), (outside Manitoba, but within Canada) 1.888.596.1032.

Contact our international travel assistance service immediately for benefits verification and procedures.

Neither Manitoba Blue Cross nor the international travel assistance provider shall be responsible for the availability, quality or results of any medical treatment or the failure of the covered person to obtain medical treatment.

Limitations and Exclusions

The following are not eligible:

- Any travel health benefit services or charges resulting from a pre-existing condition that was not stable for 90 days prior to your date of departure for your trip.

"Pre-existing condition" is any illness or medical condition for which you were prescribed, recommended or received medical treatment, consultation, care or services including diagnostic measures or have had the dosage or frequency of any medication reduced, increased, stopped and/or a new medication prescribed during the 90-day period immediately prior to your departure date for the trip in question.

A pre-existing condition would not include consulting a health care professional for a previously identified medical condition that has not changed, is not worsening and there has been no alteration in treatment.

A pre-existing condition would not include changes from a brand name medication to a generic brand of the same dose or the routine adjustment of Coumadin, warfarin, insulin or oral medication to control diabetes (as long as they are not newly prescribed or stopped and there has been no change in your medical condition).

- Students in full-time attendance at a learning institution outside of Canada.
- Any person travelling against medical advice.
- Any medical condition relating to childbirth and/or delivery, in the event that any portion of travel outside your province of residence falls after the 31st week of gestation.
- A medical condition for which it was reasonable to expect treatment or hospitalization during the trip.
- Any treatment or surgery which is not for emergency treatment.
- Any person travelling for the purpose of securing or with the intent of receiving medical or hospital services whether or not such trip is taken on the advice of a physician.
- Any treatment or surgery which is not required for the immediate relief of acute pain or suffering or which reasonably could have been delayed (on medical evidence) until the patient returned to their province of residence.
- Any medical condition that occurs or recurs after Blue Cross or the international travel assistance provider recommends returning home to Canada following emergency treatment and you choose not to return.
- Any medical condition resulting from non-compliance with any prescribed medical therapy or medical treatment or failure to carry out a physician's or health care practitioner's instruction.