

## Preparing for your vacation

### *Know what to do in case of medical emergency*

*For Great-West plan members*

If you are travelling outside Canada, a little preparation is key to enjoying some time away. You should know what type of 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 coverage is designed to provide benefits during a medical emergency while you or your dependants are temporarily outside Canada for business, education or vacation.

What is considered a medical emergency for the purposes of out-of-country coverage will depend on the specific terms of your group plan. Most group plans with out-of-country 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 be familiar with the specifics of your coverage before you leave the country.

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

### Coverage for travel assistance

Travel assistance is a separate type of coverage from out-of-country emergency medical coverage. While out-of-country coverage focuses on the medical costs of an emergency, Great-West's travel assistance coverage provides aid through 24-hour-a-day, seven-day-a-week access to the Assistance Centre. The travel assistance co-ordinators can direct you to an appropriate healthcare facility or assist with travel arrangements following a medical emergency.

Most Great-West plans do not 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 departing, you should:

- Ensure you pack your travel insurance papers, along with emergency help numbers, including your family doctor's contact information.
- Bring along your travel assistance card (these can be printed off from the *GroupNet for Plan Members*<sup>TM</sup> website).

- If you need to provide proof of medical coverage when travelling, a letter that confirms your Great-West out-of-country emergency care medical coverage is available from the *GroupNet for Plan Members* website. If you do not have *GroupNet* access, request a letter by contacting Great-West at 1-800-957-9777.
- 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.

## In case of medical emergency

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

### **Call collect from anywhere in the world:**

410-453-6330

### **Call toll-free:**

#### **From Canada or the U.S.**

1-800-527-0218

#### **From the United Kingdom**

0-800-252-074

#### **From Mexico**

001-800-101-0061

In the rare event that you cannot successfully reach the Assistance Centre 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 Assistance Centre, you will need to submit an out-of-country claim form (*not a healthcare expenses statement*). These forms can be found by visiting Great-West's website at [www.greatwestlife.com](http://www.greatwestlife.com) and clicking *Client Services* or by going to the *GroupNet for Plan Members* website.

## For more information

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

See [www.voyage.gc.ca](http://www.voyage.gc.ca) for a traveller's checklist, information on travelling with children and other travel tips.

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

### ***Did you know?***

According to Great-West data, in 2008:

- The average out-of-country in-hospital bill was roughly \$35,000, while the average outpatient bill was about \$2,400.
- The travel assistance centre received calls from plan members travelling in 118 nations, not including Canada and the U.S.
- Based on the number of cases the travel assistance centre handles, the most popular U.S. destinations for plan members are Florida, California, Arizona, Texas and Hawaii. The most popular international destinations are the Dominican Republic and Mexico.