

# Benefits Bulletin

## INFORMATION UPDATE

### EMERGENCY TRAVEL ASSISTANCE INFORMATION FOR WINTER TRAVELLERS

As the winter travel period heats up, it's a good time to take note of a few helpful reminders for those planning on travelling outside of Canada in the coming months. It's particularly important to understand the benefits of emergency travel assistance (ETA), and the processes and contact numbers that should be used in case of an emergency while travelling.

For pre-trip information, or for any type of emergency (medical or otherwise) during your travels, you are reminded to contact Mondial Assistance®, Manulife Financial's emergency travel service provider.\* In the event of a medical emergency, Mondial Assistance should be contacted as soon as possible, ideally prior to seeking or receiving medical treatment. Mondial Assistance can then help to ensure that you (i.e. the covered plan member or dependant) are directed to the nearest medical facility where adequate treatment is available. This will allow you to receive immediate and appropriate care without incurring out-of-pocket and unnecessary expenses.

It's important that you carry your benefits card at all times while travelling, as this is the only way Mondial Assistance can confirm your coverage and guarantee payment to the medical facility where your treatment is being provided.

\*All plans are subject to specific limits and maximums. To confirm which services you are eligible for, you should refer to your benefits booklet, or speak to your plan administrator or a Manulife Financial representative.

### H1N1 and Travel:

This travel season it's important to be aware that some governments have implemented screening measures at airports for flu symptoms. Before leaving home, consult the **Government of Canada's Travel Reports ([www.voyage.gc.ca](http://www.voyage.gc.ca))** to find out if the country you are travelling to/from has established screening procedures.

Airlines also have guidelines that give them the right to refuse passengers with respiratory illnesses, or those displaying flu-like symptoms, to board their planes. Once again, it is important to check the H1N1 protocol for your airline before heading out.

In the event that travel should be interrupted or delayed as result of the H1N1 flu virus or flu-related symptoms, Manulife will review such claims on a case-by-case basis to determine coverage eligibility.

For more information, visit the H1N1 section of our website at **[www.manulife.ca/groupbenefits](http://www.manulife.ca/groupbenefits)**

### In the event of an emergency

Call the 24-hour emergency phone number located on the back of your Manulife benefits card. If you can't call yourself, your travelling companion or family member must contact Mondial Assistance as soon as possible. Here are a few things you'll be asked when you speak with a Mondial Assistance representative:

- details of the emergency and the type of assistance you require;
- your (the plan member's) full name, group/plan number, plan member certificate number, and Emergency Travel Assistance Group number;
- the patient's name;
- the patient's provincial health insurance number.



## Calling Mondial Assistance

You can reach Mondial Assistance by calling the Canada/U.S. toll-free number or the Call Collect number indicated on your benefits card. You can also reach Mondial Assistance toll-free from countries that participate in the Universal International Toll-Free (UITF) service\*\*.

- Toll-free from Mexico: **00-1-800-514-3702**. Note that in Mexico, the prefix numbers (i.e. the first two zeros) are regionally determined, and only one zero may be required in some regions. You should confirm the prefix numbers upon arrival in Mexico.
- Toll-free from Dominican Republic: **1-888-751-4403**.
- UITF: **Country code + 800-9221-9221**. The UITF number is an 11-digit number with the middle set of numbers comprised of 4 digits, rather than the three-digit North American format. The country code refers to the country from which you are calling and not the country to which you are calling. Again, you should confirm the correct country code upon arrival to your destination. It's also a good idea to take advantage of the pre-trip assistance services offered by Mondial Assistance and to obtain country codes prior to departure.

\*\*UITF countries include Argentina, Australia, Austria, Belgium, China, Colombia, Costa Rica, Denmark, Finland, France, Germany, Hungary, Ireland, Israel, Italy, Japan, Korea (South), Luxembourg, Macao, Malaysia, Netherlands, New Zealand, Norway, Portugal, Singapore, South Africa, Spain, Sweden, Switzerland, Taiwan, U.K.

This listing is subject to change. For countries not reflected on the current list, plan members should continue to use the collect number indicated on their benefits card. **Where collect or toll-free calls are not possible due to local restrictions, charges incurred by plan members for phone calls to Mondial Assistance will be reimbursed by Mondial Assistance upon receipt of itemized phone bills.**

An **out-of-Canada medical emergency** includes an accidental injury or an illness not previously diagnosed or treated in Canada. Treatment required for any medical condition previously diagnosed in Canada is excluded. However, coverage may be available for an unforeseen complication of an existing, pre-diagnosed condition that was completely stable at the time of departure from Canada.

## Pre-trip reminders for plan members

- Familiarize yourself with your benefits plan and its coverage specifics before you go.
- Your coverage is for **unexpected emergency treatment** while you are outside of your home province. If you anticipate needing medical treatment for an existing medical condition while you are travelling, these expenses may not be covered, and therefore proceeding with travel arrangements will be at your own discretion.
- Ensure you have an ample supply of all necessary medications, and that each is carried in its original packaging (pill bottle or otherwise).
- Before you travel, have a look at some informative travellers' websites to ensure you are prepared for what to expect: You can visit the Department of Foreign Affairs and International Trade ([www.voyage.gc.ca](http://www.voyage.gc.ca)), Transport Canada ([www.tc.gc.ca](http://www.tc.gc.ca)), and the Canadian Automobile Association ([www.caa.ca](http://www.caa.ca)), for information on travel advisories, local currency/exchange rates, visa requirements, vaccinations, inoculations, health risks, etc.
- Take note of the toll-free numbers for Mondial Assistance, and keep these with your passport, your provincial health insurance card, and your Manulife benefits card.

Emergency Travel Assistance is administered by Mondial Assistance®.

Group Benefits products are offered through Manulife Financial.

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## More about your ETA coverage

**Medical Records** – Depending on the nature of the emergency, medical records may be required from a plan member's Canadian medical providers. Failure to receive these records may delay the adjudication of your claim. Plan members may want to consider phoning their medical provider(s) to expedite the process.

**Travel Forms** – Because travel claims can be more complex than an extended health or dental claim, they will take longer to process. Most forms are sent at the time your case is opened or quickly thereafter, and may include an authorization for release of medical records or authorization to submit claims on your behalf to your provincial healthcare plan as well as co-ordinating with other insurance coverage(s), where applicable. The sooner you complete and return the authorization to Mondial Assistance, the sooner your claim can be adjudicated.

**Collection Notices** – Plan members should call Mondial Assistance immediately if they receive a call or collection notice pertaining to their out-of-country emergency. Currently some U.S. hospitals are bypassing insurers' contracts and automatically sending the patient's medical bills to collection agencies, a practice which Manulife, Mondial Assistance and industry partners are working to rectify.

**For additional information, please call the Mondial Assistance Claim Customer Service line at 1-800-363-1835.**