

# Travel Healthcare Benefits Summary

Travel healthcare benefits are provided to active members of the HEB Manitoba Healthcare Plan and their eligible family members. When you travel on vacation or business, the Plan provides coverage for emergency treatment due to an accident or sickness, and includes benefits for hospital, medical, and related expenses following an unexpected, sudden or unforeseen accident or sickness outside your province of residence. Travel coverage includes a maximum of \$5,000,000 per person per claim, to a lifetime maximum of \$5,000,000.

**Note:** *It is important that you understand your travel healthcare benefits before you travel as your coverage may be subject to certain restrictions.*

*Your policy may not provide coverage for medical conditions and/or symptoms that existed before your trip. In the event of an accident, injury or sickness, your prior medical history may be reviewed when a claim is made.*

*You may be required to notify the designated travel assistance company prior to treatment. Your policy may limit benefits should you not contact the travel assistance company within a specified time period.*

The information below provides an overview of travel healthcare benefits, exclusions, and limitations.

BENEFITS COVERED	MAXIMUM/RESTRICTIONS
Hospital in-patient and out-patient expenses	
Medical and surgical expenses for services	Provided by a legally qualified physician
Ambulance service from the place of illness or accident, to the nearest hospital capable of providing appropriate treatment	
Economy air transportation to your home city in Canada by stretcher	If you have received treatment at a hospital as an in-patient
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	Maximum of \$3,000 per accident Treatment must be rendered within 180 days following the date of the accident
Treatment for the emergency relief of dental pain	Maximum of \$300 Services must be rendered outside 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 the date of departure
Blood and blood plasma	If not available free of charge
Private duty nursing during or immediately following hospitalization as an in-patient	The services must be recommended by the attending physician, and the nurse must not be a relative of the patient
Subject to the discretion of Blue Cross, medical evacuation to a hospital in Canada if the evacuation is not harmful to the patient's health Additional cost, if any, of the most direct return (economy) air travel from the place where you are hospitalized as an in-patient to your home city in Canada, including the cost of return economy air travel for a professional nurse when nursing care is required during the flight home This benefit is also available to your family (spouse/common-law partner and dependant children) or one travelling companion covered by a Manitoba Blue Cross Travel Health Plan travelling with you at the time of injury or accident	Prior approval must be obtained from Blue Cross This benefit must be supported by a letter from the attending physician as medically necessary
Additional board and lodging expenses incurred beyond the original duration of your trip by a relative or friend who remains with you during your hospitalization as an in-patient	Relative or friend must be covered by a Blue Cross Travel Health Plan
Transportation expenses for your spouse/common-law partner, or any one parent, child, brother or sister to be with you while you are confined to hospital as an in-patient	Hospitalization must be for at least three days outside your province of residence This benefit must be supported by written verification from the attending physician that your medical condition was serious enough to require the visit 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
Physiotherapy	Provided in a hospital
Chiropractic and/or podiatrist services	A letter from the attending practitioner certifying that services for acute care was required
Prescription drugs	Prescribed by a physician and dispensed by a licensed pharmacist, excluding vitamins and vitamin preparations, over-the-counter drugs, or patented and proprietary medicines available without a written prescription from a physician
Repair or replacement of prescription eyeglasses or prescription contact lens or lenses due to accident or injury, provided that the injury is treated by a physician or dentist	Maximum of \$100
An allowance of \$40 per day for each day you are hospitalized as an in-patient	Maximum of \$1,000

BENEFITS COVERED (cont.)	MAXIMUM/RESTRICTIONS
If you become Totally Disabled and are unable to drive, expenses for the return of your private or rental vehicle to your place of residence, or to the nearest rental agency	Maximum of \$4,000
Expenses for commercial accommodation and meals for persons travelling to your bedside or travelling to identify a deceased family member	Combined maximum of \$200 per day to a maximum of \$2,500
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 of evacuation to Canada for medical reasons	
Cost of returning your pet to your home city in Canada in the event you are confined to hospital for at least three days outside your province of residence	Maximum of \$500 per pet
Expenses for emergency veterinary care due to unexpected injury of an accompanying pet	Maximum of \$200 per pet
In the event of death, the cost of transporting the deceased to his or her home city in Canada, including the cost of preparation and a standard transportation container, or the cost of cremation or burial at place of death	Maximum of \$7,500 for transportation, or \$5,000 for cremation or burial at place of death
Transportation expenses for a family member to identify the deceased prior to the 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 the illness or accident occurred
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	Maximum of \$5,000 per person

## Exclusions and Limitations

The following are not eligible:

- Retired employees who no longer meet the eligibility requirements under this Plan (including all eligible family members)
- Any trip that includes travel outside of Canada in excess of 90 days duration unless you purchase an extension from Blue Cross
- Students travelling outside Canada for full-time educational purposes
- Persons travelling against medical advice
- Any treatment or surgery that is not for an emergency
- Any treatment or surgery received outside your province of residence where the trip has been undertaken for the purpose of securing, or with the intent of receiving medical or hospital services, whether or not the trip is taken on the advice of a physician
- Any treatment or surgery that 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
- A medical condition for which it was reasonable to expect treatment or hospitalization during the trip
- Any charges for any medical condition or emergency that occurs or reoccurs after Blue Cross or the international service provider recommends returning home following emergency treatment, and you choose not to return
- Expenses incurred as a result of non-compliance with any prescribed medical therapy or medical treatment (as determined by Blue Cross) or failure to carry out a physician's or healthcare practitioner's instruction
- Expenses for services in connection with general examinations for "check-up" or cosmetic purposes
- Expenses associated with required confinement due to childbirth and delivery, in the event that any portion of travel outside your province of residence falls after the 31st week of gestation

**Note:** In the event of a claim, proof of departure and return dates will be required. It is your responsibility to provide Blue Cross with the proof. Examples of acceptable proof are airline tickets, passport stamps, boarding passes, travel itineraries and dated receipts.

## Getting Assistance & Claiming Benefits

Should you or your eligible family members require medical care, you can call the Blue Cross International Travel Assistance program 24 hours a day at the phone numbers on the back of your Blue Cross card:

- In Canada or the United States, call toll-free: 1-866-601-2583
- Outside of Canada or the United States, call collect: 0-204-775-2583

This information has been prepared to provide you with a convenient summary of your benefits, in non-technical language. In all cases, the specific benefits available and the terms and conditions under which they are provided, are governed by the Group Agreement between Healthcare Employees' Benefits Plan (HEBP) and Manitoba Blue Cross. In the event of any difference between the terms and conditions in the information provided in this summary or any other form of communication and those of the Group Agreement, the terms and conditions of the Group Agreement shall prevail.

**Questions?** Please contact Manitoba Blue Cross at (204) 775-0151, toll-free within Manitoba at 1-800-873-2583 or toll-free within Canada at 1-888-596-1032. Have the group and contract numbers listed on your Manitoba Blue Cross card ready.