

Q5 – 90 day



Deluxe Travel Plan Booklet

GREEN  **SHIELD**
CANADA

Quick Reference Numbers

Canada / United States
Toll free 1.800.936.6226

Outside Canada / United States
0.519.742.3556

Plan Member Name: _____

Green Shield Canada Identification #: _____

Provincial Health Card #: _____

In case of an emergency, please contact:

Name	Telephone #
_____	() _____
_____	() _____

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Green Shield Canada Deluxe Travel Plan Q5

This Travel Plan is incorporated into and forms part of the Group's Schedule of Eligible Benefits, which forms part of the Green Shield Canada Benefit Plan Group Agreement. The purpose of this booklet is to summarize the main provisions of the contract for your general guidance. If there are any discrepancies or omissions found in this booklet, the provisions of the master contract will apply as the final basis for the settlement of all claims.

Eligibility for coverage is subject to the Definitions outlined in the Green Shield Canada Benefit Plan Group Agreement and Administrative Policies.

Eligible travel benefits will be paid at 100% based on reasonable and customary charges in the area where they were received, less the amount payable by your provincial government health plan. "Reasonable and customary" is defined as the usual charge of the provider for the service or supply, in the absence of insurance, but not more than the prevailing charge in the area for a like service or supply.

All maximums and limitations stated are in Canadian currency. Reimbursement will be made in Canadian funds or U.S. funds for both providers and plan members, based on the country of the payee. For payments that require currency conversion, the rate of exchange used will be the rate in effect on the date of service of the claim.

Eligible Benefits

Emergency services will be paid to a **maximum of \$1,000,000 per calendar year.**

Referral services will be paid to a **maximum of \$50,000 per calendar year.**

Reimbursement of eligible benefits for emergency services will be made only if the services were required as a result of emergency illness or injuries which occurred while you were vacationing or travelling for other than health reasons.

Upon notification of the necessity for treatment of an accidental injury or medical emergency **the patient must contact Green Shield Canada within 48 hours of commencement of treatment.**

- "Emergency" means a sudden, unexpected occurrence (disease or injury) that requires immediate medical attention. This includes treatment (non-elective) for immediate relief of severe pain, suffering or disease which cannot be delayed until you or your dependent is medically able to return to your province of residence.

- Any invasive or investigative procedures must be pre-approved by our Green Shield Canada Assistance Medical Team.

Eligible benefits are limited to a maximum of **90 days per trip** commencing with the date of departure from your province of residence. If you are hospitalized on the 90th day, benefits will be extended until the date of discharge.

1. **Hospital services and accommodation** up to a standard ward rate in a public general hospital.
2. **Medical/surgical services** rendered by a legally qualified physician or surgeon to relieve the symptoms of, or to cure an unforeseen illness or injury.
3. **Emergency Transportation**
 - **Land ambulance** to the nearest qualified medical facility.
 - **Air ambulance** – the cost of air evacuation (including a medical attendant when necessary) between hospitals and for hospital admission into Canada when approved in advance by your provincial government health plan or to the nearest qualified medical facility.
4. **Referral services** – (a) hospital services and accommodation, up to a standard ward rate in a public general hospital, and/or (b) medical surgical services rendered by a legally qualified physician or surgeon.
 - **Prior to the commencement of any referral treatment, written pre-authorization** from your provincial government health plan and Green Shield Canada **must be obtained**. Your provincial government health plan may cover this referral benefit entirely. You must provide Green Shield Canada with a letter from your attending physician stating the reason for the referral, and a letter from your provincial government health plan outlining their liability. **Failure to comply in obtaining pre-authorization will result in non-payment.**
5. **Services of a registered private nurse** up to a maximum of \$5,000 per calendar year, at the reasonable and customary rate charged by a qualified nurse (R.N.) registered in the jurisdiction in which treatment is provided. You must contact Green Shield Canada for pre-approval.
6. **Diagnostic laboratory tests and x-rays** when prescribed by the attending physician. Except in emergency situations, Green Shield Canada must pre-approve these services (i.e. cardiac catheterization or angiogram, angioplasty and bypass surgery).

7. **Reimbursement of prescriptions** by Green Shield Canada for drugs, serums and injectables which require a prescription by law and are prescribed by a legally qualified medical practitioner (vitamins, patent and proprietary drugs are excluded). Submit to Green Shield Canada the original paid receipt from the pharmacist, physician or hospital outside your province of residence showing the name of the prescribing physician, prescription number, name of preparation, date, quantity and total cost.
8. **Medical appliances** including casts, crutches, canes, slings, splints and/or the temporary rental of a wheelchair when deemed medically necessary and required due to an accident which occurs, and when the devices are obtained outside your province of residence.
9. **Treatment by a dentist** only when required due to a direct accidental blow to the mouth up to a maximum of \$2,000. Treatments (prior to and after return) must be provided within 90 days of the accident. Details of the accident must be provided to Green Shield Canada along with dental x-rays.
10. **Coming Home** – when your emergency illness or injury is such that:

- our Assistance Medical Team specifies in writing that you should immediately return to your province of residence for immediate medical attention, reimbursement will be made for the extra cost incurred for the purchase of a one way economy airfare, plus the additional economy airfare if required to accommodate a stretcher, to return you by the most direct route to the major air terminal nearest the departure point in your province of residence.

This benefit assumes that you are not holding a valid open-return air ticket. Charges for upgrading, departure taxes, cancellation penalties or airfares for accompanying family members or friends are not included.

- our Assistance Medical Team or commercial airline stipulates in writing that you must be accompanied by a qualified medical attendant, reimbursement will be made for the cost incurred for one round trip economy airfare and the reasonable and customary fee charged by a medical attendant who is not your relative by birth or marriage and is registered in the jurisdiction in which treatment is provided, plus overnight hotel and meal expenses if required by the attendant.

11. **Cost of returning your personal use motor vehicle** to your residence or nearest appropriate vehicle rental agency when you are unable to due to sickness, physical injury or death, up to a maximum of \$1,000 per trip. We require original receipts for costs incurred, i.e. gasoline, accommodation and airfares.
12. **Meals and accommodation** up to \$1,500 (maximum of \$150 per day for up to 10 days) will be reimbursed for the extra costs of commercial hotel accommodation and meals incurred by you when you remain with a travelling companion or a person included in the "family" coverage, when the trip is delayed or interrupted due to an illness, accidental injury to or death of a travelling companion. This must be verified in writing by the attending legally qualified physician or surgeon and supported with original receipts from commercial organizations.
13. **Transportation to the bedside** including round trip economy airfare by the most direct route from your province of residence, for any one spouse, parent, child, brother or sister, and up to \$150 per day for a maximum of 5 days for meals and accommodation at a commercial establishment will be paid for that family member to:
 - be with you or your covered dependent when confined in hospital. This benefit requires that the covered person must eventually be an inpatient for at least 7 days outside your province of residence, plus the written verification of the attending physician that the situation was serious enough to have required the visit.
 - identify a deceased prior to release of the body.
14. **Return airfare** if the personal use motor vehicle of you or your covered dependent is stolen or rendered inoperable due to an accident, reimbursement will be made for the cost of a one way economy airfare to return you by the most direct route to the major airport nearest your departure point in your province of residence. An official report of the loss or accident is required.
15. **Return of deceased** up to a maximum of \$5,000 toward the cost of embalming or cremation in preparation for homeward transportation in an appropriate container of yourself or your covered dependent when death is caused by illness or accident. The body will be returned to the major airport nearest the point of departure in your province of residence. The benefit excludes the cost of a burial coffin or any funeral-related expenses, makeup, clothing, flowers, eulogy cards, church rental, etc.

Green Shield Canada Travel Assistance Service

The following services are available 24 hours per day, 7 days per week through Green Shield Canada's international medical service organization. These services include:

- Access to Pre-trip Assistance (prior to departure): Canada Direct Calling Codes; information about vaccinations; government issued travel advisories; and VISA/document requirements for entry into country of destination
- Multilingual Assistance
- Assistance in locating the nearest, most appropriate medical care
- International preferred provider networks
- Our Assistance Medical Team's consultative and advisory services, including second opinion and review of appropriateness and analysis of the quality of medical care
- Assistance in establishing contact with family, personal physician and employer as appropriate
- Monitoring of progress during treatment and recovery
- Emergency message transmittal services
- Translation services and referrals to local interpreters as necessary
- Verification of insurance coverage facilitating entry and admissions into hospitals and other medical care providers
- Special assistance regarding the co-ordination of direct claims payment
- Co-ordination of embassy and consular services
- Management, arrangement and co-ordination of emergency medical transportation and evacuation as necessary
- Management, arrangement and co-ordination of repatriation of remains
- Special assistance in making arrangements for interrupted and disrupted travel plans resulting from emergency situations to include:
 - the return of unaccompanied travel companions
 - travel to the bedside of a stranded person

- rearrangement of ticketing due to accident or illness and other travel-related emergencies
- the return of a stranded personal use motor vehicle and related personal items
- Knowledgeable legal referral assistance
- Co-ordination of securing bail bonds and other legal instruments
- Special assistance in replacing lost or stolen travel documents including passports
- Courtesy assistance in securing incidental aid and other travel-related services
- Emergency and payment assistance for major health expenses, which would result in payments in excess of \$200.

How Travel Assistance Service Works

For assistance dial **1.800.936.6226** within Canada and the United States or call collect **0.519.742.3556** when travelling outside Canada and the United States. These numbers appear on your Green Shield Canada Identification Card.

Quote the Green Shield Canada travel assist group number and your Green Shield Canada Identification Number, found on your Green Shield Canada Identification Card, and explain your medical emergency. **You must always be able to provide your Green Shield Canada Identification Number and your provincial government health plan number.**

A multilingual Assistance Specialist will provide direction to the best available medical facility or legally qualified physician able to provide the appropriate care.

Upon admission to a hospital or when consulting a legally qualified physician or surgeon for major emergency treatment, we will guarantee the provider (hospital, clinic or physician), that you have both provincial government health plan coverage and Green Shield Canada travel benefits as detailed above.

The provider may then bill Green Shield Canada directly for these approved services for amounts in excess of \$200.

Our Assistance Medical Team will follow your progress to ensure that you are receiving the best available medical treatment. These physicians also keep in constant communication with your family physician and your family, depending on the severity of your condition.

When calling collect while travelling outside Canada and the United States, a Canada Direct Calling Code may be required. In the event that a collect call is not possible, keep your receipts for phone calls made to Green Shield Canada's Travel Assistance Service and submit them for reimbursement upon your return to Canada.

Limitations

1. Benefits will be eligible only if existing or pre-diagnosed conditions are completely stable and you are fit to travel (in the opinion of Green Shield Canada's Assistance Medical Team) at the time of departure from your province of residence. Green Shield Canada reserves the right to review your medical information at the time of claim.
2. The eligible benefits must be required for the immediate relief of acute pain or suffering as recommended by a legally qualified physician or surgeon. Eligible benefits will not be reimbursed for treatment or surgery which could reasonably be delayed until you return to your province of residence.
3. Reimbursement for eligible benefits will be made only if your provincial government health plan covers and provides payment toward the cost of the services received.
4. Coverage becomes effective at the time you or your dependent crosses the provincial border departing from your province of residence and terminates upon crossing the border returning to your province of residence on the return home. If travelling by air, coverage becomes effective at the time the aircraft takes off in the province of residence and terminates when the aircraft lands in the province of residence on the return home.
5. Upon notification of the necessity for treatment of an accidental injury or medical emergency, Green Shield Canada's Assistance Medical Team reserves the right to determine whether repatriation is appropriate if the patient's medical condition will require immediate or scheduled care. Such repatriation is mandatory, where the Assistance Medical Team determines that the patient is medically fit to travel and appropriate arrangements have been made to admit the patient into the provincial government health care system of their province of residence. Repatriation will ensure continued coverage under the plan. Should the patient opt not to be repatriated or elects to have such treatment or surgery outside their province of residence, the expense of such continuing treatment will not be an eligible benefit.

The patient must contact Green Shield Canada within 48 hours of commencement of treatment. Failure to notify us within 48 hours may result in benefits being limited to only those expenses incurred within the first 48 hours of any and each treatment/incident or the plan maximum, whichever is the lesser of the two.

6. Air ambulance services will only be eligible if:
 - they are pre-approved by Green Shield Canada
 - there is a medical need for you or your dependent to be confined to a stretcher or for a medical attendant to accompany you during the journey, and
 - you or your dependent are admitted directly to a hospital in your province of residence, and
 - medical reports or certificates from the dispatching and receiving legally qualified physicians are submitted to Green Shield Canada, and
 - proof of payment (including air ticket vouchers or air carrier invoices) is submitted to Green Shield Canada.
7. If planning to travel in areas of political or civil unrest, contact Green Shield Canada for pre-travel advice as we may be unable to guarantee assistance services.
8. Green Shield Canada reserves the right, without notice, to suspend, curtail or limit its services and eligible benefits in any area in the event of political or civil unrest, including rebellion, riot, military uprising, labour disturbance or strike, act of God, or refusal of authorities in a foreign country to permit Green Shield Canada to provide service.
9. No services shall be provided during any trip undertaken for the purpose of seeking medical treatment or advice unless pre-authorized as outlined in referral services.

Exclusions

In addition to the General Exclusions found under the General Information section of your contract, Eligible Benefits do not include and reimbursement will not be made for:

1. Treatment or service required for ongoing care, rest cures, health spas, elective surgery, check-ups or travel for health purposes, even if the trip is on the recommendation of a physician.

2. Treatment or service which you elect to have performed outside Canada when the medical condition would not prevent your return to Canada for such treatment.
3. Treatment or service required as a result of suicide, attempted suicide, intentionally self-inflicted injury of you, a travelling companion, or immediate family member while sane or insane.
4. Amounts paid or payable under any Workplace Safety Insurance Board or similar plan.
5. Hospital and medical care for childbirth occurring within 8 weeks of the expected delivery date from the date of departure, or deliberate termination of pregnancy.
6. Treatment or service provided in a chronic care or psychiatric hospital, chronic unit of a general hospital, Long Term Care (LTC) facility, health spa, or nursing home.
7. Services received from a chiropractor, chiropodist, podiatrist, or for osteopathic manipulation.
8. Cataract surgery or the purchase of eyeglasses or hearing aids.
9. Green Shield Canada does not assume responsibility for nor shall it be liable for any medical advice given, but not limited to a physician, pharmacist or other healthcare provider or facility recommended by Green Shield Canada.

Claiming Information

Green Shield Canada must be contacted by phone within 48 hours of commencement of treatment.

Call our Customer Service Centre at **1.888.711.1119** for detailed claims submission instructions.

If you have incurred out of pocket expenses, claims must be submitted together with supporting original receipts to Green Shield Canada who will then co-ordinate with the provincial government health plan reimbursement of those approved, eligible expenses.

To make a claim, submit the patient name, provincial government health plan number, address and Green Shield Canada Identification Number with a detailed statement showing the services rendered and the fees charged for each service.

All claims must be received by Green Shield Canada no later than 12 months from the date the eligible service was incurred.

