

Benefits Bulletin

Information Update

EMERGENCY TRAVEL ASSISTANCE INFORMATION FOR WINTER TRAVELLERS

As the winter travel period heads into full-swing, 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 World Access Canada, Manulife's emergency travel service provider.* In the event of a medical emergency, World Access should be contacted as soon as possible, ideally prior to seeking or receiving medical treatment. World Access can then ensure that you (i.e. the covered plan member or dependant) is directed to the nearest medical facility where adequate treatment is available, in order to receive immediate, appropriate care without incurring out-of-pocket and unnecessary expenses. World Access will monitor your care and maintain contact with you, your care-givers and family members as often as is necessary. The World Access multilingual Call Centre is available 24 hours a day, 365 days a year, worldwide.



You can reach World Access at the telephone numbers listed on your benefits card (the World Access numbers are also available on Manulife's ETA promotional materials, public websites, and through the Manulife customer service centre). It's important that you carry your benefits card at all times while travelling, as this is the only way World Access 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.

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. This coverage would apply in those situations that are clearly unexpected emergencies, where immediate medical attention is required. The medical emergency is deemed to be over when medical evidence supports that the patient is considered medically able to return to Canada for any required follow-up or ongoing treatment.

Calling World Access Canada

You can reach World Access by calling the Canada/U.S. toll-free number or the Call Collect number indicated on your benefits card. You can also reach toll-free from countries that participate in UITF (Universal International Toll-free – see the list of UITF countries below**).

- 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
- Universal International Toll-free (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 World Access and to obtain country codes prior to departure.

**UITF (Universal International Toll-free) 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 World Access will be reimbursed by World Access upon receipt of itemized phone bills.**

Reminders for plan members

Pre-trip reminders:

- Familiarize yourself with your benefits plan and its coverage specifics before you go, including potential lifetime maximums that certain emergency expenses may be subject to.
- 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), Transport Canada (www.tc.gc.ca), and the Canadian Automobile Association (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 World Access, and keep these with your passport, your provincial health insurance card, and your Manulife benefits card.

In case of an out-of-country emergency:

Call the 24-hour emergency phone number located on the back of your Manulife benefits card. In the event that you can't call yourself, your travelling companion or family member must contact World Access as soon as possible. When you speak to a World Access representative, you will be asked to give the following information:

- details of the emergency and the type of assistance you require (you will be asked to provide as many details as possible);
- your (the plan member's) full name, group/plan number, plan member certificate number, and Emergency Travel Assistance Group number, as indicated on your benefits card;
- your name as the caller (if you aren't the plan member);
- the patient's name;
- the patient's departure date from home and their scheduled date of return;
- the patient's provincial health insurance number;
- the patient's location; and
- a contact number where the patient, travelling companion, or family member can be reached.

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