



Simple. Safe. Smart.

**Out of Province
Travel Emergency Assistance**

Green Shield – University of Windsor
Information Session
Presented by Allianz Global Assistance

October 27, 2016

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How can we help?

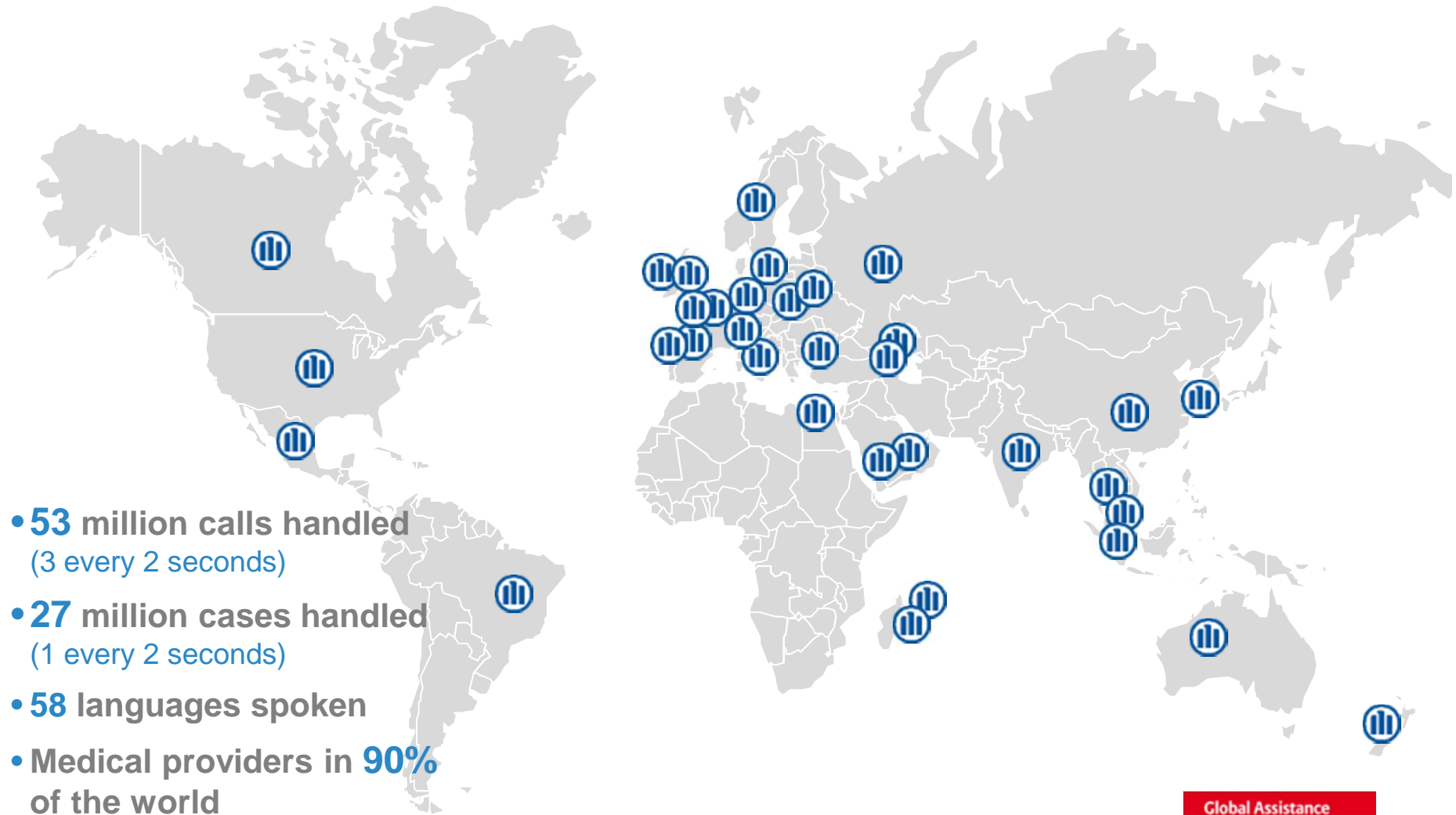
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Allianz Global Assistance



How can we help?

Local presence, global reach



How can we help?



Our Canadian operations

- Established in 1988
- Merged with TIC January 1st, 2015, giving us 50+ years experience
- Head office in Kitchener, ON
- Additional offices in Toronto, Montreal and Vancouver
- 800+ employees
- Unparalleled experience in supporting Group, Retail and Visitors to Canada programs
- Over 8 million Canadians covered by assistance services

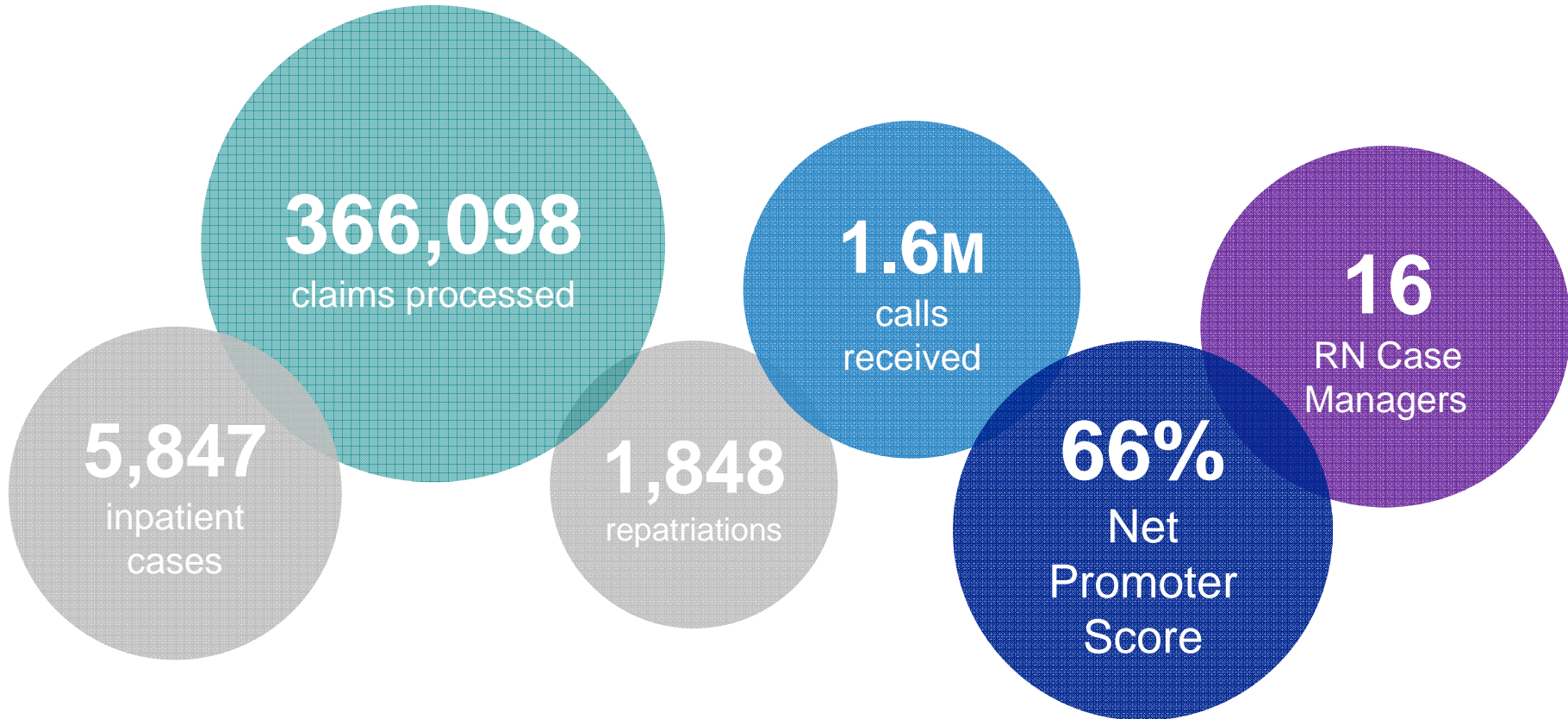


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How can we help?

Key stats in Canada (2015)



How can we help?



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Managing Travel Emergencies

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How can we help?

Before you travel

- Pack your Green Shield wallet card with the Allianz Global Assistance Emergency phone number on it and your travel booklet
- Your travel booklet can be downloaded by visiting: www.uwindsor.ca/hr - then by choosing “Benefits”
- If you will be travelling outside of North America call Allianz Global Assistance for the international dialing codes required to call Canada from your destination
- Inquire if there any Canadian Travel Advisory’s for your destination Country
- Ask any benefit questions prior to leaving
- To confirm active coverage is in place you should verify with Green Shield directly



How can we help?

Services provided to Members

- Pre-trip assistance
- Emergency message centre
- Emergency legal referrals
- Emergency translation services
- Referrals
- Cashless service
- Medical case management
- Medical transportation
- Cost containment
- Claims payment
- GHIP recovery
- Coordination of benefits



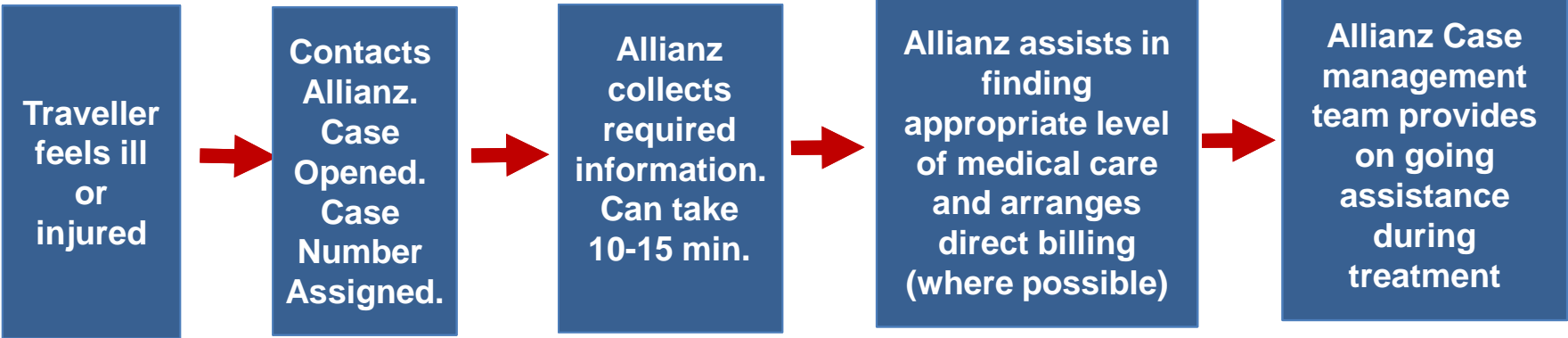
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How can we help?

What happens in a Medical Emergency?

In an Emergency Members call Allianz at **1-800-936-6226**

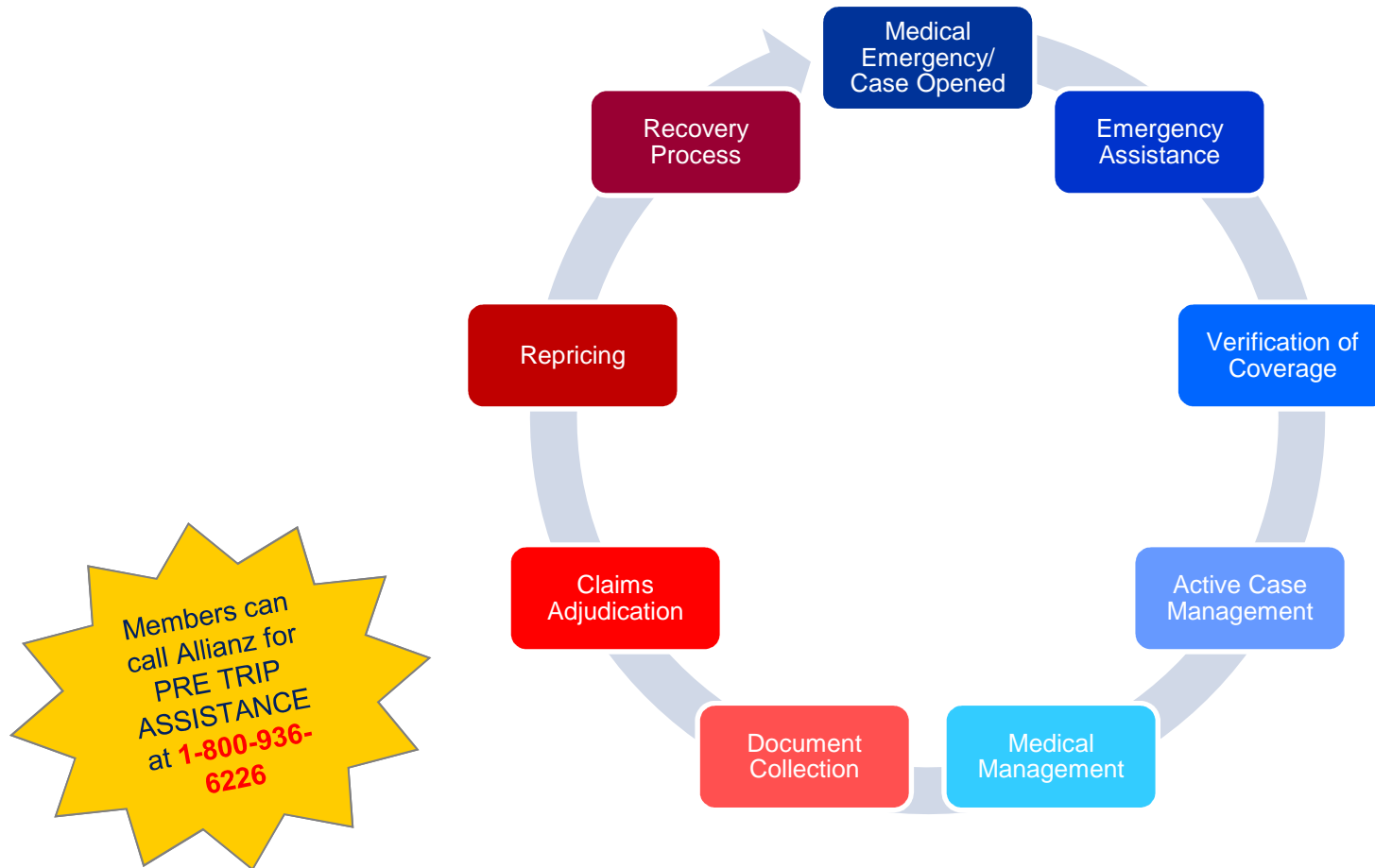


If immediate medical attention is required, call for an ambulance (911 where applicable). Once at the Hospital and the Emergency is stabilized, the traveler or family member calls Allianz to open a case.



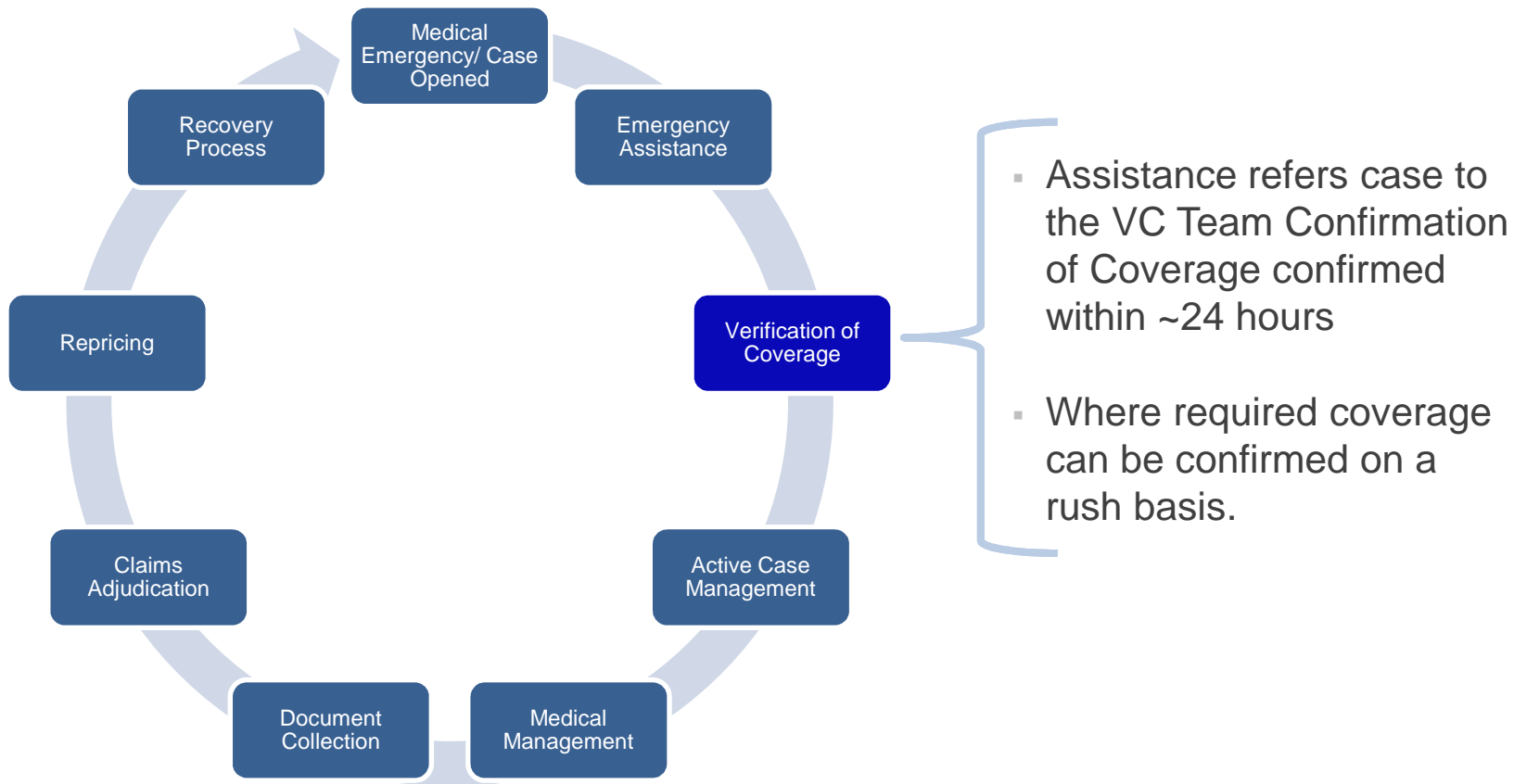
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A glance at the whole process of a travel emergency



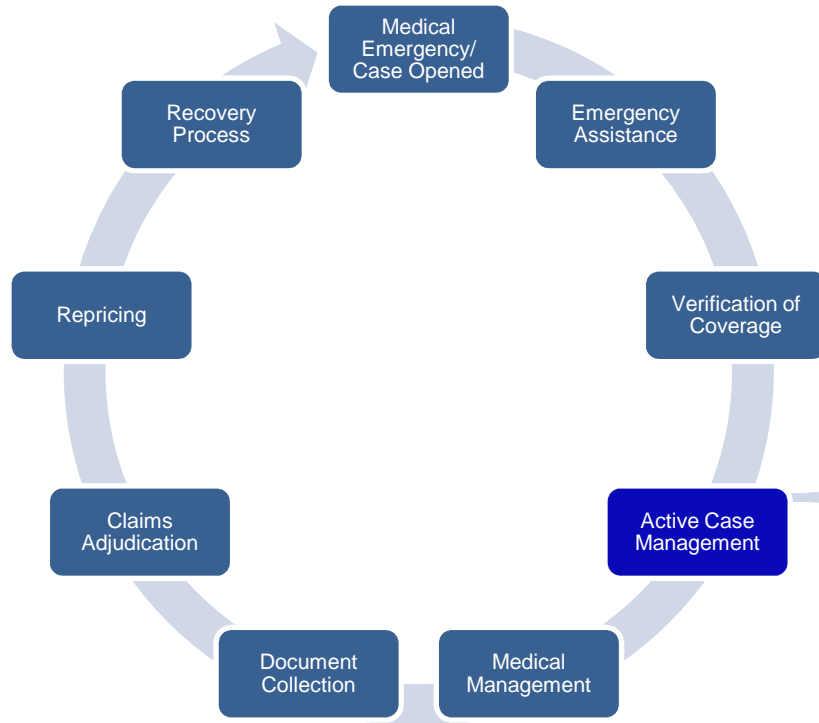
How can we help?

Allianz Verifies Coverage



How can we help?

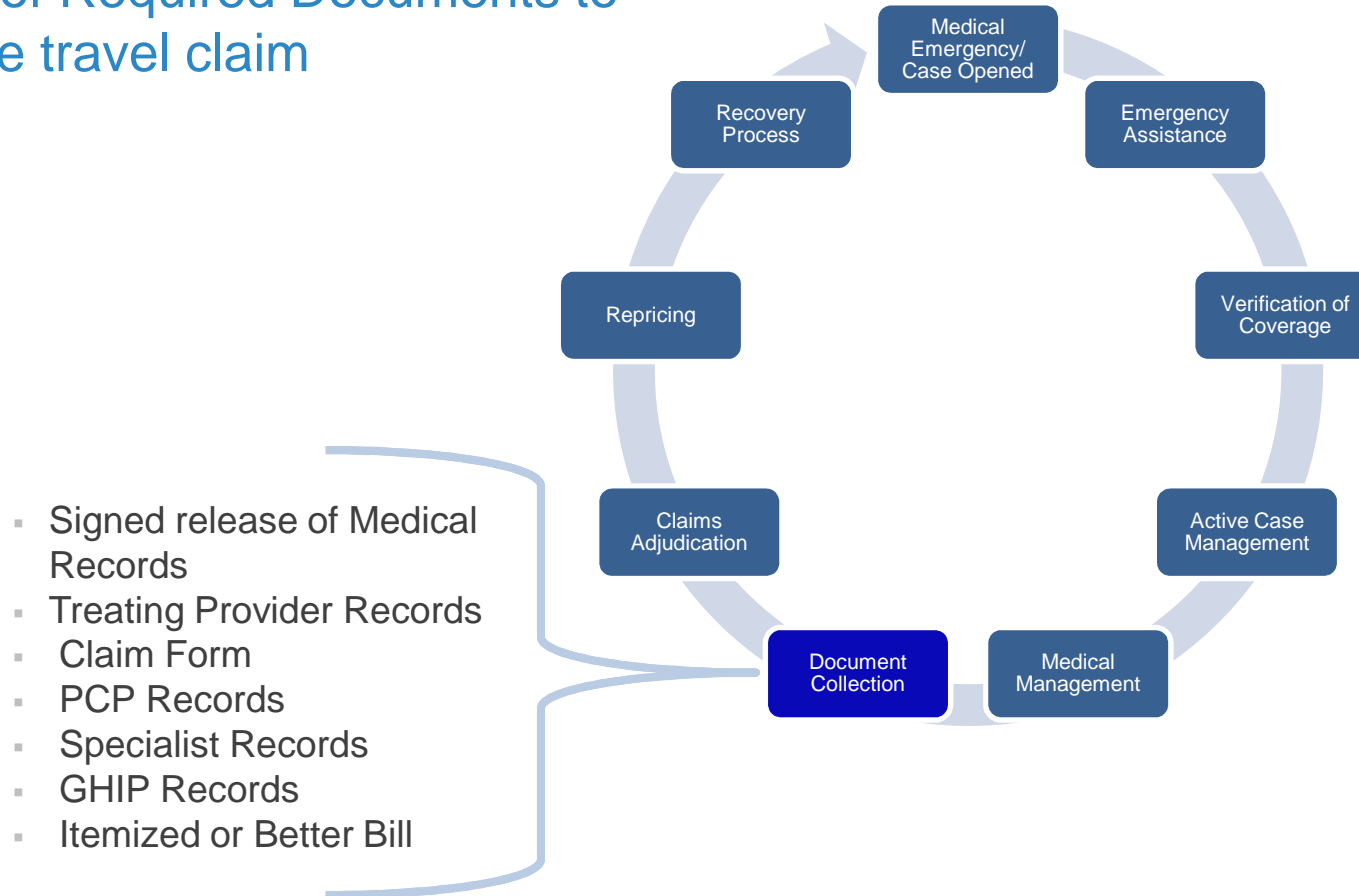
Real-time Case Management by CM's and RN's



- Member obtains medical care
- Investigative and Invasive Procedures must be approved in advance
- Experienced in-house medical team, including nursing team of Registered Nurses to provide 24/7 support
- Real time monitoring and approval of emergent medical treatment
- Advise patient / provider up front regarding terms and conditions and pre-approval of all invasive procedures
- Review patient medical history and current physical condition details obtained during admission
- Liaise with physician, patient and or family members
- Once treatment is completed or member is discharged, Member resumes trip or if member remains unwell is repatriated home.
- End of Assistance Case

How can we help?

Collection of Required Documents to process the travel claim



* NEW* Claim Forms will be sent to you via email, unless requested otherwise.
Claim Forms are also available on the Green Shield Canada website.

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Tips for Claims Submissions

- Keep copies of all submitted documentation for yourself
- Delays occur when further documents or information is needed
- 3 most common reasons for delays: claim forms, medical records, improper bills
 - Claim forms are required prior to processing any claims. Be sure to submit claim forms as quickly as possible.
 - If you are in a hospital obtain a discharge summary before leaving if possible
 - Requirements from the Canadian Government for reimbursement:
 - Original Itemized Bills
 - HCFA or UB92 bill if in USA

For claims help
or claims status
Members can
call **Claims
Inquiry**
1-800-363-1835

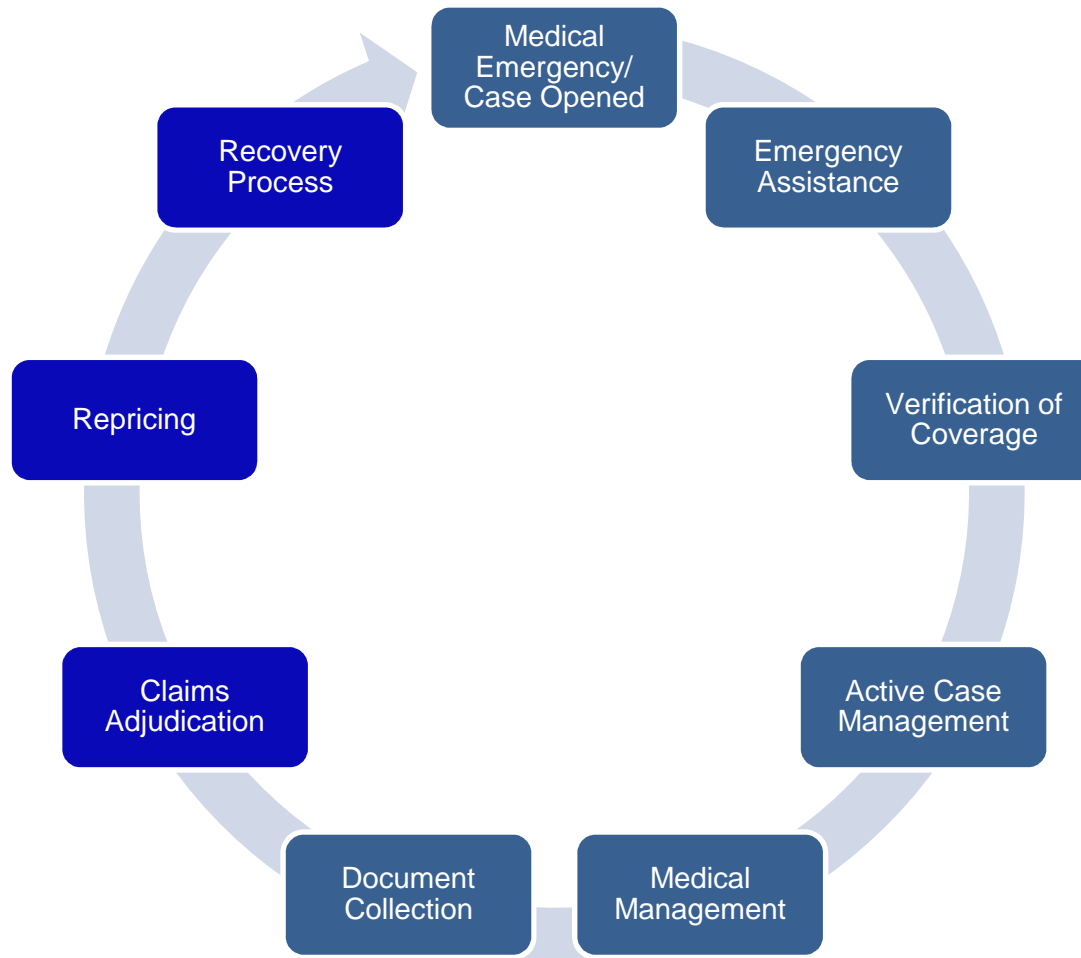
How can we help?



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Next Steps occurring in the background



How can we help?

Processing Claims

- Allianz Global assistance will review the claim in relation to the covered benefits of your policy
- Upon approval of the claim Allianz Global Assistance will negotiate the bill with the provider to obtain preferred rates
- If claims payment is outstanding to the provider a cheque will be issued directly to them. You will receive an Explanation of Benefits advising of any discounts and total payment issued.
- If you have paid the provider, a cheque will be issued to your home address
- Proof of payment should be submitted to Allianz Global Assistance with your claim documentation
- Upon completion of claims payment Allianz Global Assistance will submit to the provincial health plan and coordinate with other insurance policies for eligible reimbursements on your behalf

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Coverage – Understanding Policy Intent and Details

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Key Guidelines to Consider

Logic Behind Administration

- Coverage is intended to cover you for a sudden and unforeseen medical emergency.
- The intent of the Travel plan is to stabilize and return to home province for on-going care.
- “Medical Emergency” means an emergency service rendered to you for the sudden and unforeseen onset of a medical condition, manifesting itself by acute symptoms of sufficient severity that the absence of immediate medical attention could result in...”
- A physician’s consent to travel does not establish your medical stability nor override the definition of sudden and unforeseen.

Questions to ask

1. Is it reasonable for the member to have not anticipated the need for medical care while travelling?
2. Has the member been diligent in following his/her physician’s recommendations regarding travel precautions?
3. Does the member understand that coverage is for “unexpected” medical situations?

What is covered?

- Emergency services if the care required results from sudden and unforeseen illness or injuries occurring while traveling, including:
 - **Inpatient and Outpatient Services**
 - **Diagnostics and major interventions** must be pre-approved
 - **Medical appliances** including casts, crutches, canes, slings, splints and/or the temporary rental of a wheelchair
 - **Prescriptions**
 - Treatment by a dentist - direct accidental blow (maximum of \$2,000)
 - Return of deceased (maximum of \$5,000)
- Benefits will be eligible only if existing or pre-diagnosed conditions are completely stable and you are fit to travel at the time of departure from your province of residence.
- Eligible benefits are limited to a day maximum (90 or 180 days per trip)
- 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. Maximum of \$50,000.00 CAD Per Calendar Year with pre-approval from GHIP & GSC.

Reminder: Intent of coverage is to stabilize the emergency

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Technical Benefits

- **Land ambulance** to the nearest qualified medical facility
- **Air ambulance** – upon pre-approval
- **Coming Home** - 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 to your province of residence, should you be required to immediately return home for medical care
- **Transportation to the bedside** – transport of a family member from their home to your bedside and meals and accommodation (up to \$150 per day for a maximum of 5 days)
- **Meals and accommodation** - up to \$1,500 (maximum of \$150 per day for up to 10 days) will be reimbursed for the extra costs incurred by you when you remain with a traveling 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 traveling companion.
- **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.

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What is not covered?

- Traveling for treatment, with the exception of the specific referral benefit
- 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.
- Amounts paid or payable under any Workplace Safety Insurance Board or similar plan.
- 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.
- Treatment or service provided in a chronic care or psychiatric hospital, chronic unit of a general hospital, Long Term Care facility, health spa, or nursing home
- Services received from a chiropractor, chiropodist, podiatrist, or for osteopathic manipulation.
- Trip Cancellation
- Trip Interruption and trip delay with the exception of the specific benefits

Reminder: Intent of coverage is to stabilize the emergency

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Tips About Emergency Travel Care & Coverage

- 1 Intent of the Travel plan is to stabilize and return to home province for on-going care.
- 2 Always familiarize yourself with the level of medical care & communication infrastructure in the country they are travelling to.
- 3 Appropriate medical care - in many cases, the level of medical care is not equivalent to care in Canada, however, it may be appropriate for the nature of the illness – evacuation is not always necessary.
- 4 Upfront payment requests – while Allianz will make every effort to have the medical provider bill us directly, this is always at the discretion of the provider. Be aware that while traveling you could potentially be requested to pay up front if the provider will not direct bill Allianz.

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During this presentation, we assisted more than 7,084 people*.

Thank you.

* Based on an average of 2.3 people being assisted per file

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THANK YOU

QUESTIONS



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