

# All about your travel benefit

Your GreenShield emergency medical travel benefit allows you to take advantage of a vast network of medical providers, resources, and contacts, all offering quality service, when you travel outside your home province and experience a medical emergency.

When travelling, it is recommended that you bring the following with you: your GreenShield identification card, provincial health card, and a credit card in case you need to pay out of pocket for a medical expense and submit a claim.



# Overview of your travel benefit coverage\*

With the GreenShield travel benefit, you are eligible for emergency services up to a maximum dollar amount per covered person. These can include hospital accommodation, medical/surgical care, laboratory tests, x-rays, and ambulance transportation. Eligible benefits are limited to a maximum number of days per trip commencing with the date of departure from your province of residence. If the covered person is hospitalized on the last day of coverage, benefits will be extended until the date of discharge.

It's important to note that eligible benefits will be reimbursed only if the services were required as a result of emergency illness or injury that occurred while travelling out-of-province or outside of Canada. Emergency means a sudden, unexpected injury, illness, or acute episode of disease that requires immediate medical attention and could not have been reasonably anticipated based upon the person's prior medical condition. If a covered person has been diagnosed with a medical condition or is working with a medical professional to explore a current health condition – sometimes called a "pre-existing" medical condition – it's a requirement that the condition is considered **stable** if any travel is planned. (See the frequently asked questions section to read more about the definition of "stable".)

Coverage also includes treatment (non-elective) for immediate relief of severe pain, suffering, or disease that cannot be delayed until the covered person is medically able to return to their province of residence. Upon notification of the necessity for treatment of an accidental injury or medical emergency, you must contact GreenShield Travel Assistance within 48 hours of commencement of treatment. Any invasive or investigative procedures must be pre-approved by our GreenShield Travel Assistance medical team.

Who is GreenShield's Travel Assistance medical team? CanAssistance is the international medical service organization that GreenShield has arranged to facilitate our travel claims processing. All GreenShield's out-of-province/Canada claims are adjudicated and managed by CanAssistance, which deals directly with provincial plans and ensures that all liabilities are properly assessed. Their 24/7 toll-free call centre assists callers in many languages 365 days a year.

\* Please refer to your policy or benefit booklet for your specific coverage details.

# Answers to some frequently asked questions

**Q: What is covered under my GreenShield travel benefit?**

**A:** Coverage typically includes things like hospital services and accommodation, medical/surgical services, and emergency ambulance transportation, as well as access to pre-trip assistance. Conditions and limitations apply to the eligible items and services, and reimbursement is limited to the usual, reasonable, and customary charge in the area where they were received. A detailed description of your GreenShield travel benefit coverage can be found in your policy or benefit booklet.

**Q: I have a medical emergency outside of my province of residence. What do I do? What number do I call?**

**A:** Evaluate your emergency. If you require immediate medical assistance, call for an ambulance (911 if available where you are located). Once you arrive at the hospital, have a family member or companion contact GreenShield Travel Assistance to open a case. The contact number is 1-800-936-6226 toll free. If the toll-free number does not work, you can use the collect number: operator+519-742-3556. GreenShield Travel Assistance is available 24/7 including holidays. You can also call this number for pre-trip assistance prior to leaving your province of residence.

When contacting GreenShield Travel Assistance, quote the GreenShield ID number (on the front of your ID card). If your emergency does not require immediate urgent medical assistance, contact GreenShield Travel Assistance to open a case prior to seeking medical treatment.

**Q: I think I have a pre-existing medical condition. What does "stable" mean?**

**A:** Stable means that all of the following statements are true during the 90 days immediately preceding your departure:

1. There hasn't been any new treatment prescribed or recommended, or change(s) made to existing treatment (including stopping treatment); and
2. The medical condition hasn't become worse; and
3. There haven't been any new, more frequent, or more severe symptoms; and
4. There hasn't been any hospitalization or referral to a specialist; and
5. There haven't been any tests, investigation or treatment recommended, but not yet complete, nor any outstanding test results; and
6. There is no planned or pending treatment; and

7. There hasn't been any change to an existing prescribed drug (including an increase, decrease or stoppage to prescribed dosage), or any recommendation or starting of a new prescription drug. We don't consider the following as changes to existing prescribed drug treatment:

- routine dosage adjustments of Coumadin, Warfarin, or insulin, as long as these medications have not been newly prescribed or stopped;
- a change from a brand name to a generic equivalent product as long as the dosage is the same, including a transition from a biologic drug to a biosimilar drug; or
- a decrease in the dosage of a medication due to the improvement of a condition.

## **Q: What pre-trip assistance can you provide?**

**A:** If you have questions regarding certain benefits before you travel, GreenShield Travel Assistance can help. The pre-travel inquiries team is ready to provide the following optional services:

- **Information on the destination:** Global Affairs Canada warnings, vaccines, visas, general questions on currency and rates, time zone differences, international dialling codes, provider references, embassies, etc.
- **Information on benefits, exclusions, and confirmations of coverage:** Confirmation of your coverage and verify specific exclusions that may apply. GreenShield Travel Assistance can also provide, upon request, a confirmation of coverage letter, which includes: your first and last name, travel dates, insurer's name, ID number, people covered under the plan, and amount of coverage (\$). The confirmation also provides instructions on how to reach us abroad (toll-free and collect phone numbers and the website) and a smart tip section encouraging you to contact us 24/7 when needed.
- **Evaluation of known medical conditions prior to departure and medical review (medical questionnaire):** Our trained professionals can establish over the phone if your known medical condition is eligible for coverage during an upcoming trip and, if need be, recommend that your treating physician complete a medical questionnaire prior to departure. At the end of the pre-travel inquiry call, you will know the following:
  - If your known medical condition is eligible for coverage OR
  - If your known medical condition is excluded from coverage OR
  - If a medical questionnaire is to be completed by the treating physician is recommended. In such a case, our medical team will render a decision on the eligibility of the medical condition, and you will be advised accordingly.

## **Q: Is it a good idea to contact GreenShield Travel Assistance before I seek medical treatment?**

**A: Yes!** Prior to seeking treatment, GreenShield Travel Assistance can assist you in finding the clinic/hospital closest to your area that can provide the best medical treatment appropriate to your condition. They can contact the hospital or clinic in advance to let them know that you are coming in, and where possible, make billing arrangements for direct payment of the medical bills. If you are admitted to the hospital, GreenShield Travel Assistance will make billing arrangements for your medical bills, manage your care to ensure that all procedures performed will be covered under your plan, and, if necessary, make arrangements to have you returned home to Canada for continued medical treatment.

During your admission to the hospital, contact is maintained with the treating physicians, case workers, and nurses to evaluate your condition. Establishing a direct billing arrangement between GreenShield Travel Assistance and the clinic/hospital is recommended whenever possible. This will eliminate the need to pay costly out-of-pocket expenses.

**Q: What happens when I call and open a case with GreenShield Travel Assistance?**

**A:** Typically, it will take 10–15 minutes to open a case. During this case-opening process, GreenShield Travel Assistance will require you to answer some brief medical questions, provide your home and travelling contact numbers, GreenShield ID number, travel group number, and date of birth. Privacy statements will be read to you as well to ensure you understand the privacy procedures relevant to your medical situation. Completed claim forms are required to process your claims for the medical emergency. These forms will be sent to you once your eligibility has been confirmed.

**Q: During my emergency, who can I receive regular updates from?**

**A:** The GreenShield Travel Assistance team provides assistance 24/7. Please call 1-800-936-6226 for updates regarding your emergency. It is important to note upon case opening: if you wish for a family member to have access to medical updates regarding your case, you must authorize us to speak to them. Due to privacy laws, we cannot disclose personal information regarding your case even to family members without prior consent.

**Q: What can I do to help the claim payment process?**

**A:** The claim payment process can be lengthy if we are waiting for specific information. When you seek treatment at a clinic/hospital, be sure to tell the facility that you have emergency travel coverage. Although GreenShield Travel Assistance notifies the medical facility that we require itemized billing statements, some facilities may choose to bill in an alternative fashion. If we do not receive an itemized bill, we will have to ask the billing department to provide this due to provincial health care requirements. The process of obtaining this bill from the facility can result in a significant wait time.

Since GreenShield Travel Assistance sends these bills to the government health insurance plan on your behalf, the original itemized statements are required. If you are admitted to the hospital, we will also require your discharge summaries. In all cases, please make every effort to obtain copies of all documentation. This may help expedite or support the information received by GreenShield Travel Assistance.

Complete your claim forms right away and forward them to GreenShield Travel Assistance.

You will be eligible for payment up to the reasonable and customary charges in the area where the services were received, less the amount payable by your provincial health insurance plan. All maximums and limitations listed in your benefits booklet 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.

**Q: Assuming my claim was properly submitted, what is the standard turnaround time for reimbursements?**

**A:** If all documents are complete and received by GS Travel Assistance, there is a ten-business-day processing timeline. These ten days include the cheque printing time, but do not include Canada Post delivery timelines.

**Q: If there is a problem with my claim, how will I be notified?**

**A:** If further documentation is required, we will contact you to request the outstanding documentation we need. If you call for an update, we will let you know what is required.

**Q: I have only received a partial reimbursement. What now?**

**A:** You should receive a benefits statement that will explain your reimbursement. There are several possible reasons you may have received partial reimbursement:

- Items may not have been covered under your Policy.
- Part of the items may be covered under your regular benefits and will be forwarded to GreenShield to issue payment.
- Some of the bills were processed while others need proper original bills and GreenShield Travel Assistance is following up for those bills.

If you receive partial reimbursement and have questions, you can call **1-800-936-6226** for a more detailed explanation.