

## **Who is GSC's Travel Assistance provider?**

Allianz Global Assistance is the international medical service organization that GSC has arranged to facilitate our travel claims processing. All of GSC's out-of-province/Canada claims are adjudicated and managed by Allianz Global Assistance. Allianz Global Assistance is a specialized service organization with revenues of over \$200 million and the exclusive North American member of Allianz Global Assistance. Allianz Global Assistance is a \$1 billion company; the undisputed worldwide leader in travel insurance and assistance.

Allianz Global Assistance deals directly with provincial plans and ensures that all liabilities are properly assessed. They also have a 24/7 toll-free Call Centre that provides assistance to callers in over 20 languages 365 days a year.

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

First and foremost, evaluate your emergency. If your emergency is such that 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 contact GSC 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. GSC Travel Assistance is available 24/7 including holidays. You can also call this number prior to leaving your province of residence for pre-trip assistance.

When contacting GSC Travel Assistance, quote the group number and the GSC ID number on your card. If your emergency is one that does not require immediate urgent medical assistance, contact GSC Travel Assistance to open a case prior to seeking medical treatment.

## **Why do I need to contact GSC Travel Assistance anyway?**

If you contact GSC Travel Assistance prior to seeking treatment, they can assist you in finding a clinic/hospital closest to your area that can provide the best medical treatment appropriate for 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, GSC 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, Allianz maintains contact with the treating physicians, case workers and nurses to evaluate your condition.

## **How long does it take to open a case when I call Allianz Global Assistance?**

Typically it will take 10-15 minutes to open a case. During this case opening process, GSC Travel Assistance will require you to answer some brief medical questions, provide your home and traveling contact numbers, certificate number, 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. Claim forms are required to be completed in order to process your claims for the medical emergency. These forms will be sent to you once your eligibility has been confirmed.

## **Am I assigned a case worker (during my emergency) to be my main contact? Who can I receive regular updates from?**

You are not assigned a case manager as GSC Travel Assistance provides assistant service 24/7. As complications may occur any time of the day, all of the medical staff and case managers need access to your file to assist at any time. You can call 1.866.222.0427 for updates regarding your emergency. It is important to note: upon case opening, if you wish for a family member to have access to your 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.

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

One of the most important items provided would be international dialing codes for the location you are traveling to. With the proper international dialing code, you will be able to contact GSC Travel Assistance with ease, should an incident occur. If you have questions regarding certain benefits before you travel, GSC Travel Assistance can assist. GSC Travel Assistance can break down the process of opening a claim and what to expect. It can also advise you of any Canadian Travel Advisories that are issued for the Country you are visiting. Also, GSC Travel Assistance may provide some useful tips to remember, such as bringing your GSC ID card.

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

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 GSC Travel Assistance notifies the medical facility that we require itemized billing statements, some facilities may choose to bill in an alternate 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, which could lead to a wait time of up to 4 weeks to receive this from the facility. Since GSC Travel Assistance sends these bills to the Government Health Insurance Plan (GHIP) on your behalf, the original itemized statements are required. If 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 being received by GSC Travel Assistance. Complete your claim forms right away and forward them to GSC Travel Assistance.

It is important to note that insurance coverage is intended to supplement GHIP coverage. Claim reimbursement is dependent on the service being a GHIP approved benefit. As such, all bills and supporting documentation must be sent to GHIP. Under the GHIP regulations, original bills are required. If you are incurring a claim in the United States, it is helpful to obtain a UB92 or HCFA which are types of bills that GHIP would require and would assist in processing your claim faster. A common delay is following up for these bills after the insured has already come home and can drastically impact claim payment time.

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

If all documents are complete and received there is a ten business day processing timeline. These ten days are up to the cheque printing time and do not include any mailing delays.

## **I'm travelling abroad... Is there anything I need to know?**

Canadian Consular Affairs publishes a list of regions where normal travel coverage and services cannot be guaranteed. Many travel health insurance carriers use this list to determine where they can guarantee coverage. If you have coverage through Allianz Global Assistance, it is important to review the list.

The list can be found here: <http://travel.gc.ca/travelling/advisories>

## **What documentation should I bring with me when travelling to Cuba?**

Effective May 1st, 2010, the Republic of Cuba required all travelers, foreigners and Cuban overseas residents to possess a travel insurance policy (covering medical expenses) that had been issued by an insurance entity recognized in Cuba.

**Please note:** travel insurance requirements for Canadian visitors to Cuba have been updated. Going forward, we understand that the Cuban government will accept a valid Provincial Health Insurance Plan card as proof of sufficient travel insurance coverage from Canadian travelers entering Cuba. In addition, it is strongly recommended that Canadians also take proof of additional travel insurance.