

ALL ABOUT YOUR TRAVEL BENEFIT...

Your GSC 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 GSC 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 GSC 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. 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 GSC Travel Assistance within 48 hours of commencement of treatment. Any invasive or investigative procedures must be pre-approved by our GSC Travel Assistance medical team.

Who is GSC's Travel Assistance medical team? Allianz 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, which deals directly with provincial plans and ensures that all liabilities are properly assessed. Allianz is a specialized service organization and the exclusive North American member of Allianz Assistance Group. Allianz is the undisputed worldwide leader in travel insurance and assistance. They also have a 24/7 toll-free call centre that provides assistance to callers in over 20 languages 365 days a year.

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

Answers to some frequently asked questions...

Q: What is covered under my GSC 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 GSC travel benefit coverage can be found in your benefit booklet.

Q: I have a medical emergency while 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 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 for pre-trip assistance prior to leaving your province of residence.

When contacting GSC Travel Assistance, quote the GSC ID number (on the front of your ID card) and the group number (on the back of your card). If your emergency does not require immediate urgent medical assistance, contact GSC 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 during the 90 days immediately preceding your departure:

- your pre-existing/pre-diagnosed medical condition:
 - has been controlled by the consistent use of the same medications and dosages (excluding changes in medication that regularly occur as part of your ongoing treatment, or decreases in dosage resulting from an improvement in your pre-existing or pre-diagnosed medical condition) prescribed by a legally qualified medical professional;
 - has not, in the reasonable opinion of a legally qualified medical professional, required additional treatment for a recurrence, complications or any other reason related either directly or indirectly to your pre-existing or pre-diagnosed medical condition;
- you have not consulted a legally qualified medical professional for, or had investigated or diagnosed, a new medical condition for which you have not received medical treatment;
- you have not scheduled/are not awaiting any future appointments for non-routine examinations, tests or investigations (including results) for a potentially undiagnosed medical condition; and
- you have not scheduled/are not awaiting any exploratory surgical procedures for an undiagnosed medical condition or surgical procedures for a diagnosed medical condition.

If this definition is not already included in your benefits booklet, it will be added in the future.

Q: What pre-trip assistance can you provide?

A: If you have questions regarding certain benefits before you travel, GSC Travel Assistance can help. One of the most important items provided is international dialing codes for your destination. With the proper international dialing code, you will be able to contact GSC Travel Assistance with ease, should an incident occur. GSC Travel Assistance can break down the process of opening a claim and explain 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.

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

A: Yes! Prior to seeking treatment, GSC 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, 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, contact is maintained with the treating physicians, case workers, and nurses to evaluate your condition. **Establishing a direct billing arrangement between GSC Travel Assistance and the clinic/hospital is recommended whenever possible. This will eliminate the need to pay out-of-pocket for costly expenses.**

Q: How long does it take to open a case when I call Travel Assistance?

A: 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 travelling contact numbers, GSC 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 GSC Travel Assistance team can provide assistance 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 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 GSC 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 GSC 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 GSC Travel Assistance. Complete your claim forms right away and forward them to GSC 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. 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.

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

A: If all documents are complete and received by GSC Travel Assistance, there is a ten-business-day processing timeline. These ten days include the cheque printing time, but do not include any mailing delays.

Q: If there is a problem with my claim, how will I be notified and within what timeframes?

A: If further documentation is required, a letter will be issued requesting the required documents. If you call for an update, you will be instructed at that time what is required.

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

A: You should receive a benefits statement that will explain why you received only a partial reimbursement. There are several possible reasons as to why you only received partial reimbursement: Items may not have been covered under your policy. Part of the items may be covered under your regular benefits and would be forwarded to GSC to issue payment. Some of the bills were processed while others need proper original bills and GSC Travel Assistance is following up for those bills. If you receive partial reimbursement and have questions, you can call the claims department at 1.800.363.1835 for a more detailed explanation.