

I N F O Bulletin

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Information Bulletin for Group Insurance Plan Administrators and Benefit Advisors



Travel Assistance

It's that time of the year again. Kids are out of school and plan members are preparing for their summer vacations.

Many of these vacations will involve travelling outside Canada and, as a result, members may be concerned with whether or not they need to purchase travel insurance before leaving.

This article will address those concerns by highlighting the coverage provided under Industrial Alliance's standard group policy to plan members and their families when they are travelling.

Under our standard group policy, insured persons are covered for unexpected medical emergencies while travelling outside Canada, and they also have access to CanAssistance, our medical assistance service provider, to help them during medical emergencies.

The emergency out of province benefit, while travelling inside or outside Canada, provides coverage for medical expenses that are incurred as a result of a medical emergency. These include:

- Hospital room and board
- Physicians' services
- Services and supplies received as a result of the medical emergency
- Ambulance services

The expenses will be reimbursed at the reimbursement level stated in your group plan.

In addition, travelers have access to the services of CanAssistance. When they contact CanAssistance, they'll have access to:

- Interpretation services to assist them in communicating with the hospital staff and physicians
- Assistance in locating an appropriate medical facility or medical practitioner
- Advance of funds to help cover medical expenses related to a medical emergency. Instead of having to use their credit card or calling home for a transfer of funds, our medical assistance service can handle the reimbursement of expenses directly to the hospital. (Medical expenses of less than \$200 have to be paid by the travelers themselves.)

CanAssistance can also help arrange a return flight for insureds who miss their return flight due to a medical emergency. In addition, if a member's insured children should be left unattended due to their own or their spouse's medical emergency, arrangements can be made to return the children safely home.

However, it is important that the insured contact CanAssistance when the medical emergency occurs. Failure to do so will result in certain expenses not being eligible for reimbursement (e.g. cost of replacement airline tickets). Also, the insured will be required to pay up front for all medical expenses and submit them to their provincial health plan before they can submit them to us for reimbursement following their return home.

When contacting CanAssistance, the insured will need to provide the following information:

- The name on the certificate card issued by Industrial Alliance
- Certificate number
- Policy number
- The provincial health number of the insured person

Therefore, it is essential that your members and their insured family members write this information down and put it with their travel documents before leaving on vacation.

Insureds who have an existing medical condition (e.g. diabetes) when they leave the province may be concerned about their coverage if they happen to experience a medical emergency related to the condition during their vacation. Under our group policies, if a medical emergency due to an unforeseen or unexpected complication related to an existing medical condition does occur, the emergency will be covered provided the medical condition was completely stable and under control at the time of departure from the insured's province of residence.

It is imperative for insureds to confirm the time limit applicable to the emergency out of province benefit included in their group policy. Furthermore, insureds should always consult the Public Health Agency of Canada (www.publichealth.gc.ca) before planning their vacations.



➔ Continued overleaf



Travel Assistance (continued)

For additional information on expenses that are covered during a medical emergency, you and your plan members should refer to the *Your Travel Assistant Benefit* brochure (F54-811A). It also gives contact information for CanAssistance in case of an emergency. Every member of the insured's family should include a copy of the brochure with their travel documents.

This is only a brief description of the emergency out of province and travel assistance services under our standard group policy and does not guarantee any reimbursement of expenses that may be incurred during an emergency. For a full description, including limitations and exclusions, please contact your Industrial Alliance account executive.

Go Green Contest – Second Winner

Congratulations to our second contest winner, **Fernande Robichaud** of New Brunswick! On April 30, Ms. Robichaud won a green DELL Inspiron™ 15 laptop computer, with an Intel® Pentium® Dual-Core T3200 processor.

Be part of the green movement and encourage your plan members to sign up for direct deposit and e-notification! Registration for both services will qualify them for two other draws, to be held on August 31 and November 30, 2009. Members who previously registered for direct deposit and e-notification are already entered in the contest.

For help in promoting this initiative, please contact our Client Service Department at 1 877 422-6487. We'll send you a poster that you can display in a place where your plan members will be sure to see it. We'll also provide you with a promotional email that you can send to your members.

We thank you for helping us live in a greener world!

For additional details, go to www.inalco.com/gogreencontest.



About Industrial Alliance

Industrial Alliance is a life and health insurance company that offers a wide range of insurance and financial products. The fourth largest life and health insurance company in Canada, Industrial Alliance is at the head of a large financial group with operations across the country, as well as in the Western United States. Industrial Alliance contributes to the financial wellbeing of over three million Canadians and manages and administers over \$49 billion in assets.

The INFO Bulletin is presented to you by Industrial Alliance.