

Wherever your travels  
take you *we're there for you*



Group Travel Benefits







## **Before you leave, Be sure to check your benefit booklet**

Here is a quick overview of travel benefits from Medavie Blue Cross. Your benefits are subject to certain conditions and limits.



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# Medavie Blue Cross Travel Benefits

Whether you're travelling out of your province or country, a medical emergency can ruin your trip. Ensure you and your family get assistance when it's needed the most.

## Details of your coverage



**Travel Coverage** – Coverage for emergency medical services including hospitalization, medical appliances, drugs and ambulance services.



**Assistance 24 hours a day** – 7 days a week with Worldwide Travel Assistance

We'll help you arrange care, payment to health care providers and directions to the most appropriate clinic or hospital.

We also provide necessary confirmation of your benefits, arrange for travel of a family member, transmittal of urgent messages, coordinating claims and interpretation services.

In the event of a travel emergency, call our travel assistance number ASAP and when safe to do so, if possible BEFORE consulting for medical care.

## Call our toll-free number:

Canada and the U.S.	<b>1-800-563-4444</b>
Anywhere else	<b>1-506-854-2222</b> (collect)

## On your first call, you'll be asked for the following:

- Your Medavie Blue Cross ID card and provincial health card numbers
- Your name and employer's name
- Your birthdate
- Your home and travel addresses
- Your dates of travel
- A contact number
- Details of your current medical situation
- Access to other forms of coverage, if applicable.

### By calling us you'll:

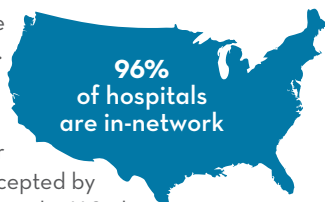


- ✓ Get your coverage confirmed
- ✓ Be connected to a network of accredited health care providers
- ✓ Avoid out-of-pocket costs (in most countries)
- ✓ Have access to your BlueCard when travelling to the U.S.

## Travelling to the U.S.? We made it easier for you!

Your BlueCard gives you access to the largest health care network in the U.S.

Get the medical attention you need **without paying out-of-pocket\*** when you present your digital BlueCard. Your BlueCard is accepted by any Blue Cross® Blue Shield® provider in the U.S. thus providing you exceptional care like a local.



If your service has been authorised when you call, and the provider is demanding up-front payment or a deposit, please advise your Worldwide Travel Assistance representative. In most cases, direct payment to the provider can be arranged.

If someone is calling for you, they will be asked to provide the above information on your behalf. Depending on the situation, other questions may be asked. A file number will be given, and **needs to be noted and quoted each time you call.**

\*For authorized services.





## Trip Cancellation and Interruption

If unexpected travel problems occur, it's important that you contact both your travel agent and Medavie Blue Cross directly within 48 hours for assistance. Coverage includes costs associated with:

- Unused travel arrangements for before or after departure
- Missed flight or connection
- Rejoining a tour or group
- Next occupancy charge



## Baggage Coverage

When travelling, your baggage and personal items may be delayed, damaged or lost. This benefit covers the unexpected cost of replacing your baggage and personal effects.



## Referral outside Canada\*

When your doctor refers you for treatment outside Canada for services unavailable at home, your coverage includes the portion of expenses not covered by the Government of Canada. Eligible benefits include costs associated with:

- Hospital Services
- Physician and Surgeon fees
- Ambulance Transportation and Attendant



## Flight Delay Service \*\*

Get support when flights are delayed with real-time compensation such as airport lounge access, hotel accommodation, or cash when delays disrupt your journey.

*\* pre-approval required*

*\*\*Availability of this service depends on your plan. Some conditions and limitations may apply.*



# Tips for Safe Travel



## Items to pack when travelling out-of-country:

- Your Medavie Blue Cross ID card with toll-free Travel Assistance phone number
- List of important addresses and phone numbers
- Valid passport
- Photocopies of important documentation
- ATM card and credit cards (Maestro or Cirrus are the most widely accepted)
- Cash in the currency of your arrival destination
- Your vaccination file
- Medical information bracelet, if applicable
- A first-aid kit





## What to include in your first aid kit

- Medicine for upset stomach and motion sickness
- Your eyewear prescriptions
- Your regular medications in their original containers along with a sufficient supply for while you are away
- Cough and cold medicines
- Pain medicines, such as aspirin and acetaminophen
- Decongestants and antihistamines (preferably non-drowsy formula)
- Antibiotic ointment, adhesive bandages
- Hydrocortisone cream, moleskin for blisters, lip balm
- Sunscreen with a sun protection factor (SPF) of at least 15
- Insect and/or mosquito repellent
- Hand wipes and hand sanitizers





## Stay safe and avoid illness

- Eat carefully if you're going to a country with an increased risk of traveler's diarrhea. Well-cooked, steaming-hot food is usually safest. Avoid eating foods from street vendors, unpasteurized dairy products and raw or undercooked seafood.
- Peel fruits yourself. Drink water from commercially - sealed bottles. Avoid ice. Use bottled water when you brush your teeth.
- If you're going to a country with a risk of malaria, your doctor may prescribe preventive medicine. Remember to start taking your malaria medicine before, during and after your travels as prescribed by your doctor.
- If your destination is a country with an increased risk of mosquito-borne disease, protect yourself. Insect repellents that contain DEET are the most effective. Wear permethrin-coated clothing and use bed nets while you sleep.
- Try to avoid using overcrowded public transportation and choose vehicles with safety belts, if possible. Wear a helmet if travelling by bicycle or motorcycle and avoid driving at night or in unfamiliar areas without local guidance.





*we're there for you*

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