

Group *Travel Benefit*

Our superior, market-leading group travel benefit helps to arrange care and payment to hospitals and health care providers anywhere in the world.

Coverage Overview

Coverage duration: Under age 75	First 180 days of Trip
Coverage duration: Age 75 and over	First 60 days of Trip
Emergency Hospital and Medical Coverage	\$2,000,000/Participant/Incident
Worldwide Travel Assistance	included
Trip Cancellation and Interruption Coverage*	\$5,000/Participant/Trip
Baggage Coverage*	\$500/Participant/Trip
Referral Outside of Canada**	\$500,000/Participant/lifetime
Termination	When the Member retires

* option to remove ** pre-approval required

Emergency Medical Coverage - Coverage for emergency medical services including hospitalization, medical appliances, drugs and ambulance services.

Illnesses and injuries must be “sudden and unexpected” to qualify as an emergency, and be eligible for coverage.

Worldwide Travel Assistance - 24 hours a day, 7 days a week. Through the toll-free number our Worldwide Travel Assistance will help arrange care, payment to hospitals and health care providers in addition to providing directions to the most appropriate clinic or hospital.

Beyond medical needs, our travel assistance can provide transmittal of urgent messages along with coordinating claims and interpretation services.

Trip Cancellation & Interruption and Baggage Coverage - Covers the unexpected cost of cancelling or interrupting a trip; or replacing your baggage and personal effects.

Referral outside of Canada - When referred for treatment outside Canada for services unavailable at home, coverage includes the portion of expenses not covered by the Government of Canada.

International travel cost containment - Our proactive approach to negotiating rate discounts through provider networks and one-time settlements achieves substantial cost saving