

## Medical Care while traveling

If you require medical care while travelling, it is critical that you contact Allianz Global Assistance before seeking treatment. The Canada/U.S. toll-free or collect numbers are printed on the back of your benefits card (1-800-265-9977). Note that there are special dedicated numbers for certain countries like Mexico, Dominican Republic, Cuba and a few others.

Their caring and experienced in-house medical team is ready to help you 24/7.

Emergency Assistance Specialists will guide you to the most optimal healthcare solution based on your condition and location, arrange payment on your behalf whenever possible, and share important information and next steps related to your claim. In a life-threatening medical emergency, get to a hospital immediately and have a family member or friend call Allianz on your behalf within 24 hours of admission and before any surgery is performed.

Allianz will ask some questions about your emergency and any potentially related medical history. Providing accurate information will help make sure you receive the right help and information about your coverage. Note: Allianz Global Assistance is our travel administrator and does not have direct access to plan member information. You will be asked to provide personal and policy information at the time of case opening.

Medical records: Depending on the nature of the incident, medical records from a plan member's Canadian medical providers may be required, as well as from the medical provider who was seen during the medical emergency. You may be asked to provide your authorization to access these records.

Here are a few things the Allianz Global Assistance representative will ask:

1. Details about the incident and the type of assistance you require.
2. Our full name [ELCIC Group Services Inc.](#), group plan number [29835](#), plan member certificate number.
3. The patient's name and confirmation of provincial health insurance coverage.
4. Details about you, your symptoms and location to provide guidance on next steps and identify the appropriate care for your situation.

## Costs

Allianz Global Assistance will attempt to arrange direct billing with the medical provider so you're not out of pocket. Acceptance of billing information is solely at the discretion of the medical provider, so at times members may be required to provide the up-front payment. Ensure you obtain an itemized invoice and medical records for your claim submission.

Note: Some policies have a Small Claims Filing Clause, which means that if the total cost of treatment is less than \$200 CAD, you will pay up front. To claim these expenses, you would:

1. Submit the receipt to your government health insurance, who will provide partial reimbursement, then
2. Submit the remaining amount to Manulife.

Collection notices: Sometimes medical providers involve collection agencies to recover overdue payments. Call Allianz Global Assistance immediately if you receive a call or collection notice related to your out-of-country emergency claim. Allianz Global Assistance will work directly with the medical provider or collection agent to resolve the issue.

Travel claims can take longer to process than regular health and dental claims: When you call Allianz Global Assistance and start the claims process, you'll be sent the required forms. As soon as Allianz receives these forms, they can begin to collect the information necessary to process your claim. Please be aware that COVID-19 has also created unusual delays in travel claims processing.

### **Other travel tips**

Do not surrender your passport. If asked to surrender your passport due to a medical incident or emergency, refuse to do so and contact Allianz Global Assistance immediately.

If you are planning to take your cell phone out of the country, please ensure your phone is set-up to do so before you travel, including enabling roaming. This preparation will prevent possible issues when you are trying to use your cell phone during an emergency. Contact your cellular provider for more guidance (before you travel). Landlines are a reliable option.

#### What to carry checklist

- ✓ Passport (original and photo)
- ✓ Benefits card (original and photo)
- ✓ Provincial health insurance card (original and photo)
- ✓ Proof of out-of-country travel health insurance if needed
- ✓ Allianz Global Assistance toll-free/collect call numbers
- ✓ The TripWise app on your Android device or iPhone, which includes:
  - Flight status check
  - International hospital locator
  - Medication dictionary
  - Plus, your Allianz Global Assistance toll-free contact numbers can be stored right in the app, so they're ready when you need them.
- ✓ Proof of COVID-19 vaccine status if required
- ✓ Proof of negative COVID-19 test if required

### **Travel, COVID-19 and the group benefits plan**

[Government and health authority](#) restrictions and guidelines due to COVID-19 have changed the nature of travel and vacationing. During a global pandemic, there are many new considerations that will affect your journey. Remember, even if you are travelling by car, there's still a risk. So, plan carefully, do your research and know what to do if you experience an emergency. As long as COVID-19 presents a health risk, travelling between regions is going to be more complicated and a riskier undertaking.

#### **Before you travel – special considerations when travelling in the time of COVID**

COVID-19 restrictions continue to change here in Canada and around the world. Therefore, it's still important to keep up to date on the COVID-19 situation at home and at your destination. The spread of COVID-19 seems to rise, fall, and rise again. Areas that appear to be stable can experience unexpected spikes in the number of cases being reported. Entry and exit requirements can change quickly. Be aware of this and regularly check the Government of Canada travel advice and advisories

If you have any symptoms of COVID-19, stay home. Be prepared to be tested for COVID-19 symptoms at the airport. COVID-19 vaccination status is not a factor in determining eligibility for benefits; however, a person's vaccination status may affect how easily they travel between countries.

