Welcome to Great-West Life Your travel assistance provider

Before you travel, find out what your insurance covers.

If you're travelling outside Canada, a medical emergency could be costly. Also, finding a nearby hospital or communicating in a foreign language can be stressful.

Before you hit the road, it's always a good idea to know:

- What type of group travel insurance coverage you have
- Who to call in case a medical emergency happens
- How to make a claim for any out-of-pocket emergency medical expenses

Group out-of-country travel insurance – what you need to know

Out-of-country travel insurance is important to help cover emergency medical costs if you get sick or hurt while you're away.

Most group out-of-country travel insurance provides coverage for the initial treatment of a medical emergency, such as physician fees, lab fees and hospital fees. Check your travel booklet for more details on what's covered and not.

Most importantly, to qualify for group travel insurance, you need to be covered under a provincial health insurance plan.

Taking a long trip? Top up with extra protection

If you're leaving the country for an extended period, you should ask about getting a coverage extension of your provincial health insurance plan. If you're travelling outside Canada beyond your plan's trip limit, consider purchasing additional coverage.

Travel assistance - real help, real people, real time

When in an emergency medical situation, getting the help you need is just a phone call away. Travel assistance is available 24 hours a day, seven days a week if you travel abroad or within Canada more than 500 kilometres from home.

Travel assistance can help:

- Locate hospitals, clinics and physicians
- Make travel arrangements after a medical emergency
- Replace lost or forgotten prescriptions
- Refer you to legal, medical, dental and pharmaceutical professionals
- Provide multi-lingual translation

In case of medical emergency

For help locating assistance during a medical emergency while travelling, call the number of the location nearest you. Service is available 24 hours a day.

Canada or U.S.:	1-855-222-4051
Mexico:	0-1-800-522-0029
Dominican Republic:	1-800-203-9530
Universal countries:	1-800-9006-7555*
Cuba:	1-204-946-2946 (call direct**)
All other countries:	1-204-946-2577 (call collect or direct**)

The number to call in case of a medical emergency while travelling depends on the location you're calling from. In some countries you may have to dial 00 before the 1, in the toll-free number. We recommend that before travelling, you take note of the appropriate number to call.

*To view the universal countries list, go to www.greatwestlife.com.

** Submit long distance charges to Great-West for reimbursement.

Making a claim

If you incur any out-of-pocket expenses for a medical emergency and haven't contacted the travel assistance provider, you'll need to submit a travel insurance claim form and the associated provincial form for your province of residence. These forms can be found by visiting <u>www.greatwestlife.com</u> and clicking Forms.

Send claims, including the original receipts, directly to:

Great-West Life, Out-of-Country Claims Department P.O. Box 6000 Winnipeg, MB R3C 3A5

Getting ready to leave

Before you leave, you should:

- Leave details of insurance coverage with a contact person at home
- Talk to your doctor to address any concerns about travelling with a medical condition

En route

Have the following information with you when you travel:

- Your Travel Assistance Card with the travel contact numbers
- Your Provincial Health Card
- A valid passport

For more information

If you have any questions about your claim or travel insurance, call Great-West's Group Customer Contact Services toll-free at **1-800-957-9777** and select the option to speak with a client service representative in the Out-of-Country Claims Department. A TTY line is available for the deaf or hard of hearing at 1-800-990-6654.

This information highlights features of Travel Assistance. The plan provisions are detailed in the Group Contract issued to your plan sponsor by The Great-West Life Assurance Company. **The Group Contract shall be the governing document**. The assistance company, The Great-West Life Assurance Company and your plan sponsor are not responsible for the availability, quantity, quality or results of any medical treatment received by an Insured Traveller, or for the failure of an Insured Traveller to obtain medical services.



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