

## Emergency Travel Assistance

As part of the health care benefit under your group benefit program, you and your eligible dependants are covered for medical emergencies while travelling or vacationing outside your province of residence, subject to the terms and conditions (such as age limits and time limits) outlined in your group benefits booklet or contract.

Manulife Financial offers Emergency Travel Assistance (ETA) services which are administered by World Access Canada Inc. (WA), part of a global travel assistance company serving over 40 million people worldwide. If you should require medical assistance while travelling, **contact World Access as soon as possible** (before seeking treatment) so they can ensure you get the care you need without incurring unnecessary expenses. WA's multilingual Call Centre is available 24 hours a day, 365 days a year worldwide. And because WA guarantees payment for many services, your out-of-pocket costs will be minimal. You can contact WA at either of the telephone numbers listed on your Emergency Travel Assistance card.

It's important to carry your card with you at all times when travelling as this is the only way WA can check your coverage and guarantee payment to the medical facility where you are receiving care.

Emergency Travel Assistance has four main components:

### Medical Assistance Services

If you or your dependant(s) become sick or injured while you are travelling, WA will help you locate a doctor or medical facility and will monitor to ensure you receive adequate care. They will also confirm your coverage with Manulife Financial and, wherever possible, advise the service provider that payment for their (covered) services has been guaranteed. In this way, WA can eliminate the burden of most up-front payments for emergency medical care.

### Emergency Medical Care

Eligible expenses will be reimbursed for emergency hospital inpatient services. For example, if you or your dependant(s) suffer an illness or injury that requires an overnight stay in a hospital, you will be covered for:

- room and board expenses in excess of the ward rate covered by your Provincial Health Insurance Plan up to the limit listed in your benefits booklet/contract;

- medical and surgical fees including physician fees;
- cost of prescription drugs, x-rays, and other inpatient expenses incurred during your stay.

Eligible expenses will also be reimbursed for emergency hospital outpatient services. For example, if you or one of your dependants should break a leg and are treated at a hospital as an outpatient, then physician fees, laboratory tests and medical supplies or appliances (e.g., casts) are covered. Physiotherapy and/or other paramedical expenses resulting from an outpatient emergency will be reimbursed only if covered under your health care benefit.

### Transportation Services

- Ambulance services (land, air, rail) will be provided if it is necessary to transport you or your dependant(s) to a different hospital or treatment centre, either within the province or country where the illness or injury happened or to your province of residence. Medical supervision will also be provided if necessary.
- If a medical emergency and hospitalization delays your trip home, you will be covered for the cost of a one-way economy fare ticket for you and your insured travelling companion(s) to your province of residence.
- If your hospitalization leaves your eligible dependent children unattended, you will be covered for the cost of transporting them home, and WA will arrange such transportation. This may include an escort if necessary.

Please complete the information on your card.  
Then, fold along perforated lines and remove with care.

 **Manulife Financial**WORLD ACCESS No. **9437****Emergency Travel Assistance****961216**

Plan Contract Number

Plan Member Certificate Number

Call World Access for immediate help (see reverse)

## Transportation Services cont'd

- If you have been travelling alone and are hospitalized for more than seven days, you will be covered for transportation costs (return, economy fare) for one immediate family member (i.e., spouse, parent, child, brother or sister) to visit you.
- If your vehicle is left behind due to illness, injury or death and no alternative driver is available, WA will arrange to have the vehicle returned to your home province or to the rental agency. (Commercial transport vehicles are not included.)
- In the event you or a dependant dies while travelling, the cost of returning the deceased to their place of former residence, or cremation at the place of death will be covered.
- If a trip is delayed due to an illness or accident, charges incurred for accommodation and meals while staying with a hospitalized insured family member will be covered (up to \$700 Cdn. per family).
- If you or your dependant(s) require convalescence following hospitalization, charges incurred for accommodation will be covered (\$75 Cdn. per day for up to 5 days).

## Personal and Legal Services

### Pre-Trip Services

Call World Access:

- for information concerning visa, inoculation, passport or immunization requirements of the foreign countries in which you'll be travelling;
- to help you find the nearest embassy or consulate in the country in which you will be travelling.

### Legal Services

Call World Access:

- to help locate a lawyer or arrange bail, if required;

- to arrange for the secure pick-up and delivery of any important documents (where possible).

### Personal Assistance

Call World Access:

- for help in obtaining funds by wire or bank transfer (the funds and any costs of wire transfer would be your responsibility);
- to leave or receive messages during an emergency, 24 hours a day. This will help you keep family members informed during a critical situation;
- for assistance in reporting missing baggage and following up with the transportation company;
- if your luggage has been lost or stolen;
- if you need assistance in obtaining replacement travel documents or tickets (the cost of a replacement would be your responsibility);
- for translation services required during an emergency.

**ETA will not cover** charges that are excluded under your health benefit, as shown in your benefit booklet or contract, or charges that are not incurred as a result of an emergency while travelling.

## Is the Country You are Visiting Open for Travel?

It's important to call World Access in advance of your travels, if there's a chance the country you'll be travelling to is in distress or strife (i.e., experiencing a military uprising, war, labour disturbance, or even hurricanes or other severe weather patterns), to ensure there is no problem getting emergency assistance while travelling.

The Department of Foreign Affairs and International Trade publishes and updates a list of countries that are currently affected. You can obtain this list by calling World Access (see your card for telephone numbers).

## Claiming

If the expense you incur is for \$200 or less, you will be required to pay for these costs yourself and seek reimbursement upon your return. Please ensure you keep your receipts for these expenses to submit to either your Provincial Health Care Plan or Manulife Financial upon your return.

In case of an emergency, call one of the telephone numbers listed on this side of your card. You'll find your World Access No. on the reverse. You'll need to quote this number if you call World Access for emergency assistance.

**Carry this card with you when you travel.**

Open 24 hours a day, 365 days a year.

World Access Canada Inc.

In Canada and U.S. call toll-free.....1-800-265-9977

Elsewhere call collect.....1-519-741-8450\*

 **Manulife Financial**  
With you every step of the way™

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Valid while member's benefits are in force. Provided through World Access Canada Inc.

\*Some countries may not accept collect calls. You may be required to pay up front and submit for reimbursement.

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