

Just a reminder!



When thinking about whether you should or shouldn't undergo a procedure that you are not familiar with, we advise you to check with your benefits administrator or our client services team to ensure that the treatment is covered under your benefit plan. By understanding which procedures are covered and which ones are not covered, you can minimize the risk of having to pay for extra expenses out of your own pocket.

For example, we have been receiving a lot of inquiries about Laser treatment for Toenail Fungus - a procedure where a non-invasive laser system is used to penetrate the infected areas of the nail without damaging the surrounding skin and nail. This treatment is not covered by Pacific Blue Cross.

So remember, if you are in doubt, just contact our helpful and friendly staff at [bClear benefits](http://bclearbenefits.ca) at 1 855 9bclear (922 5327), or email us at hr@bclearbenefits.ca.

Ready for Summer Vacation?

With the temperature rising, sun shining, and flowers in full bloom, travel season and summer vacation is just around the corner. Whether you are travelling alone or travelling abroad with your family, we want to ensure that you have a memorable and safe vacation.

Unexpected, and often expensive, expenses arise out of medical emergencies while vacationing. So before you pack your bags, it is important to take stock of all your travel needs including what is covered and what is not covered, under your benefits plan, to ensure you are protected while travelling.



Current travel coverage

As clients of bClear benefits, Pacific Blue Cross (PBC) deluxe travel insurance is included in your Extended Health Care and already provides you and your family with some coverage. Your Extended Health plan covers up to \$1 million in expenses and does include emergency, out-of-province travel assistance. Some eligible expenses include: hospitalization fees for up to 90 days, repatriation costs (the returning of your vehicle, pet, baggage, and/or the returning of an insured deceased person), ambulance fees, eligible medical follow-up in Canada, subsistence allowance up to \$3,000, and up to \$1,200 for a family member or friend to visit the sick or injured person in the hospital.



Purchasing additional travel coverage

If you are planning an extended trip or just want extra coverage, you are eligible to purchase additional coverage at a 10% discount through PBC. This package offers the widest coverage at the most competitive price. This PBC Travel Plan covers up to \$5 million in expenses and includes protection for trip cancellation and interruption, air flight accident, accidental death and dismemberment, emergency return, and coverage of baggage loss, delay or damage.

To purchase PBC's additional travel protection, go to <http://www.pac.bluecross.ca/corp/travel/travelplans.aspx>.

Take with you

To ensure that you have the protection you need when you travel, you need to bring:

- Your Medi-Assist card
- Your provincial Care Card number
- Travel policy documents
- Your Pacific Blue Cross group and ID number

So remember to pack those with you on your trip along with your sunscreen and sunglasses.

Pacific Blue Cross, through the Medi-Assist Service, can provide you with immediate and confidential help for any emergency 24 hours a day, 7 days a week:

CanAssistance

Within Canada and the USA: 1 888 699-9333

For all other countries: 1 604 419-4487 collect

They will be able to assist you with facilitating claims payment, connect you with legal services and licensed physicians, and a variety of other services.

Higher risk activities

If you are planning to participate in activities that have a high level of stress and risk involved, such as scuba diving, bungee jumping, mountain climbing, sports where a prize is offered to participants, or swimming with sharks, please call bClear benefits with your unique situation to ensure injuries arising from these activities are eligible for reimbursement. If not, we will help you find a solution that appropriately protects you.



For more information, or if you have unique travel needs, call **bClear benefits** client services at 1 855 9bclear (922 5327) or email hr@bclearbenefits.ca.

Have a safe trip. Bon Voyage!

Contact us

1 855 9bclear (922 5327)

604 296 3240

hr@bclearbenefits.ca



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benefits