

How to access your travel benefit...

Your GSC travel benefit allows you to take advantage of a vast network of medical providers, resources and contacts, all offering quality service, when you travel outside your home province.

Overview of your travel benefit coverage

With the GSC travel benefit, you are eligible for the following:

- Emergency services up to a maximum of \$3,000,000 per covered person per lifetime.
- Referral services up to a maximum of \$50,000 per covered person per calendar year.
- Eligible benefits are limited to a maximum of 180 days per trip commencing with the date of departure from your province of residence. If you are hospitalized on the 180th day, benefits will be extended until the date of discharge.

Reimbursement of eligible benefits for emergency services will be made only if the services were required as a result of emergency illness or injury that occurred while you were vacationing or travelling for other than health reasons. Emergency means a sudden, unexpected injury, illness or acute episode of disease that requires immediate medical attention and could not have been reasonably anticipated based upon the person's prior medical condition. This includes treatment (non-elective) for immediate relief of severe pain, suffering or disease that cannot be delayed until the covered person is medically able to return to their province of residence. Any invasive or investigative procedures must be pre-approved by our GSC Assistance Medical Team.

You will be eligible for payment up to the reasonable and customary charges in the area where the services were received, less the amount payable by your provincial health insurance plan. All maximums and limitations stated are in Canadian currency. Reimbursement will be made in Canadian funds or U.S. funds for both providers and plan members, based on the country of the payee. For payments that require currency conversion, the rate of exchange used will be the rate in effect on the date of service of the claim.

Coverage ceases at the end of the month in which you reach age 85 or your prior retirement.

Upon notification of the necessity for treatment of an accidental injury or medical emergency, you must contact GSC Travel Assistance within 48 hours of commencement of treatment.

Here are some of the things included under your GSC travel benefit

Conditions and limitations apply to these items and services, and reimbursement is limited to the usual, reasonable and customary charge in the area where they were received. A detailed description of your GSC travel benefit can be found in your benefit booklet.

- Hospital services and accommodation
- Medical/surgical services
- Emergency ambulance transportation
- Services of registered private nurse
- Diagnostic laboratory tests and x-rays
- Prescription drugs, serums and injectables

- Medical appliances including casts, crutches, canes, slings, splints and/or the temporary rental of a wheelchair
- Treatment by a dentist when required due to an accidental blow to the mouth
- Transportation home for immediate medical attention
- Cost of returning your personal use motor vehicle to your home
- Meals and accommodation
- Transportation to the bedside for a family member
- Return airfare if your or your dependent's personal use motor vehicle is stolen or rendered inoperable due to an accident

Plus additional services with GSC travel assistance

The following services are available 24 hours a day, seven days a week through GSC's international travel assistance provider.

- Multilingual assistance
- Access to pre-trip assistance prior to departure
- Assistance in locating the nearest, most appropriate medical care
- Medical consultation and advisory services, including second opinion and review of appropriateness and quality of medical care
- Assistance in establishing contact with family or personal physician
- Monitoring of progress during treatment and recovery
- Verification of coverage facilitating entry and admissions into hospitals and other medical care providers
- Coordination of embassy and consular services
- Legal referral
- Assistance in replacing lost or stolen travel documents including passports
- Emergency payment assistance for major health expenses of more than \$200

Answers to some frequently asked questions...

Below we've compiled answers to some of your most frequently asked questions:

Q: What pre-trip assistance can you provide?

A: If you have questions regarding certain benefits before you travel, GSC Travel Assistance can assist. One of the most important items provided would be international dialing codes for the location you are traveling to. With the proper international dialing code, you will be able to contact GSC Travel Assistance with ease, should an incident occur. GSC Travel Assistance can break down the process of opening a claim and what to expect. It can also advise you of any Canadian Travel Advisories that are issued for the Country you are visiting. Also, GSC Travel Assistance may provide some useful tips to remember, such as bringing your GSC ID card.

Q: I have a medical emergency while outside of my province of residence. What do I do? What number do I call?

A: Evaluate your emergency. If the emergency is such that you require immediate medical assistance, call for an ambulance (911 if available where you are located). Once you arrive at the hospital, have a family member contact GSC Travel Assistance to open a case. The contact number is 1.800.936.6226 toll free. If the toll-free number does not work, you can use the collect number: operator+519.742.3556. GSC Travel Assistance is available 24/7 including holidays. You can also call this number for pre-trip assistance prior to leaving your province of residence.

When contacting GSC Travel Assistance, quote the GSC ID number (on the front of your card) and the group number (on the back of your card). If your emergency is one that does not require immediate urgent medical assistance, contact GSC Travel Assistance to open a case prior to seeking medical treatment.

Q: Why do I need to contact GSC Travel Assistance?

A: Prior to seeking treatment, GSC Travel Assistance can assist you in finding a clinic/hospital closest to your area that can provide the best medical treatment appropriate to your condition. They can contact the hospital or clinic in advance to let them know that you are coming in, and where possible, make billing arrangements for direct payment of the medical bills. If you are admitted to the hospital, GSC Travel Assistance will make billing arrangements for your medical bills, manage your care to ensure that all procedures performed will be covered under your plan, and, if necessary, make arrangements to have you returned home to Canada for continued medical treatment. During your admission to the hospital, contact is maintained with the treating physicians, case workers and nurses to evaluate your condition.

Q: How long does it take to open a case when I call Travel Assistance?

A: Typically, it will take 10-15 minutes to open a case. During this case opening process, GSC Travel Assistance will require you to answer some brief medical questions, provide your home and traveling contact numbers, GSC ID number, travel group number, and date of birth. Privacy statements will be read to you as well to ensure you understand the privacy procedures relevant to your medical situation. Completed claim forms are required in order to process your claims for the medical emergency. These forms will be sent to you once your eligibility has been confirmed.

Q: Am I assigned a case worker (during my emergency) to be my main contact? Who can we receive regular updates from?

A: You are not assigned a case manager as GSC Travel Assistance provides assistance service 24/7. As complications may occur any time of the day, all of the medical staff and case managers need access to your file to assist at any time. You can call 1.866.222.0427 for updates regarding your emergency. It is important to note: upon case opening, if you wish for a family member to have access to medical updates regarding your case, you must authorize us to speak to them. Due to privacy laws, we can not disclose personal information regarding your case even to family members without prior consent.

Q: What can I do to help the claim payment process?

A: The claim payment process can be lengthy if we are waiting for specific information. When you seek treatment at a clinic/hospital, be sure to tell the facility that you have emergency travel coverage. Although GSC Travel Assistance notifies the medical facility that we require itemized billing statements, some facilities may choose to bill in an alternate fashion. If we do not receive an itemized bill, we will have to ask the billing department to provide this due to provincial health care requirements, which could lead to a wait time of up to four weeks to receive this from the facility.

Since GSC Travel Assistance sends these bills to the government health insurance plan (GHIP) on your behalf, the original itemized statements are required. If admitted to the hospital, we will also require your discharge summaries. In all cases, please make every effort to obtain copies of all documentation. This may help expedite or support the information being received by GSC Travel Assistance. Complete your claim forms right away and forward them to GSC Travel Assistance.

It is important to note that insurance coverage is intended to supplement GHIP coverage. Claim reimbursement is dependent on the service being a GHIP-approved benefit. As such, all bills and supporting documentation must

be sent to GHIP. Under the GHIP regulations, original bills are required. If you are incurring a claim in the United States, it is helpful to obtain a UB92 or HCFA, which are types of bills that GHIP would require and would assist in processing your claim faster. A common delay is following up for these bills after the insured has already come home; this can drastically impact claim payment time.

Q: Assuming my claim was properly submitted, what is the standard turnaround time for reimbursements?

A: If all documents are complete and received, there is a ten business day processing timeline. These ten days include the cheque printing time, but do not include any mailing delays.

Q: If there is a problem with my claim, how will I be notified and within what timeframes?

A: If further documentation is required, a letter will be issued requesting the required documentation. If you call for an update, you will be instructed at that time what is required. Some items like proper original bills will be followed up on by the claims team on behalf of the plan member.

Q: I have only a partial reimbursement. What now?

A: You should receive an explanation of benefits statement that will explain why you only received a partial reimbursement. There are several possible reasons as to why you only received partial reimbursement. Items may not have been covered under your policy. Part of the items may be covered under your regular benefits and would be forwarded to GSC to issue payment. Some of the bills were processed while others need proper original bills and GSC Travel Assistance is following up for those bills. If you receive partial reimbursement and have questions, you can call the claims department for a more detailed explanation at 1.800.363.1835.

Q: Who is GSC's Travel Assistance provider?

A: Allianz is the international medical service organization that GSC has arranged to facilitate our travel claims processing. All of GSC's out-of-province/Canada claims are adjudicated and managed by Allianz, who deals directly with provincial plans and ensures that all liabilities are properly assessed.

Allianz is a specialized service organization and the exclusive North American member of Allianz Assistance Group. Allianz is the undisputed worldwide leader in travel insurance and assistance. They also have a 24/7 toll-free call centre that provides assistance to callers in over 20 languages 365 days a year.

Need to contact GSC?

Call us, 1.888.711.1119 – Monday to Friday, 8:30 a.m. to 8:30 p.m. (EST)