

Travel Assistance Benefit

Wawanesa Life also has a worldwide travel emergency assistance program that can be accessed through your Extended Health Benefit. It is available to you or your dependents when a medical emergency happens while you are travelling outside of Canada for business or vacation.

To access these services, you need to carry your Wawanesa Travel Assistance Benefit card and your Group Insurance Certificate when travelling. Be sure to present both of these cards to the emergency center. Failure to do so may result in payment of lesser benefit amounts.

Travel Assistance Services may not be available in all countries that you visit due to conditions such as war, political unrest or other circumstances that interfere with or prevent the provision of such services. Please check with the Department of Foreign Affairs for travel advisories before beginning your trip. (Their website is <http://www.dfait-maeci.gc.ca/menu-en.asp>.) If you are going to a country where travel is not recommended and have a medical or personal emergency, our travel assistance provider will do their best to provide service to you, but they may be limited in what services they can offer to you.

Our Travel Assistance Provider (TAP) operates a worldwide healthcare and communication network and can offer the following services to you:

- 24 hour multilingual assistance by telephone, telex or facsimile in locating medical services.
- Coordinating payment directly with the appropriate Government Health Plan and Wawanesa Life to try and ensure that you do not have to pay any hospital or medical charges in excess of \$200. If this can not be accomplished, the TAP will make arrangements with Wawanesa Life and pay the provider directly. For any eligible expense under \$200, please retain the receipt and submit them directly to Wawanesa Life for reimbursement.
- If you or your dependent is hospitalized, our TAP will monitor the care and services being rendered and assist in maintaining contact between the attending physician, your personal physician and your immediate family.
- If you or your dependent require medical transportation, our TAP can arrange all aspects of the transport, including medical accompaniment if necessary. The maximum amount for this service is \$50,000 per emergency.
- If you or your dependent die, our TAP can obtain all the necessary authorizations and make arrangement for the return of your remains.
- If a personal emergency should arise, our TAP can refer you to a local legal advisor and provide assistance in arranging a cash advance from credit cards or family and friends to post bail and pay legal fees.
- If your travel documents or tickets are lost or stolen, our TAP can assist you in replacing them.
- Our TAP can provide telephone interpretive services in most major languages and will hold messages to or from family, friends or business associates for up to 15 days.
- If transportation arrangements are needed for a dependent child under the age of 16 to return home because you or your spouse have been hospitalized or die, our TAP

can assist with these arrangements including providing a qualified escort to accompany the child home.

- If transportation arrangements are recommended by your attending physician for one of your immediate family members to visit you because you have been hospitalized for more than 7 days, our TAP will be available to assist in these arrangements.

Benefits will not be paid under the Extended Health Benefits, including the Out-of-Province/Country coverage for any Expense incurred as a result of:

- suicide or self-inflicted injury, whether you or your dependent are sane or insane
- confinement in any institution operated by any government or agency
- medical examinations for use in cosmetic treatment and dental services other than those required as a result of an accident
- war, insurrection, the hostile actions of any armed forces or participation in a riot or civil commotion
- committing or attempting to commit a criminal offence as defined under the criminal code
- injuries being sustained because you were operating a motor vehicle under the influence of any intoxicant or while your blood contained more than 80 milligrams of alcohol per 100 milliliters of blood at the time of your injury
- confinement or treatment expenses which are covered under provincial and/or federal legislation, or any other plans that are maintained by your employer in conjunction with this policy
- hospital charges incurred in Canada unless the hospital expense benefit is included in your plan
- charges (tray fees) for the delivery and administration of medications, injectible drugs, serums and vaccines
- charges for vitamin and dietary products and contraceptives other than oral contraceptives
- charges for anti-obesity drugs, fertility therapy drugs, erectile dysfunction drugs and smoking cessation products
- charges for services or supplies that are required for recreation or sports but which are not medically necessary for regular activities
- medical treatment that is not Usual, Customary or Reasonable
- any services or supplies that are not usually provided to treat an illness, including treatment that is experimental or investigational in nature
- any illness or injury when compensation is available under a Workers Compensation Act, Criminal Injuries Compensation Act or similar legislation
- while outside your home province, subsequent medical care related to a medical emergency after the initial phase of treatment. This also applies to non-emergency care related to a condition originally treated as an emergency
- while outside your home province, any expense incurred more than 60 days after your date of departure, unless you are confined in a hospital at the end of the 60-day period. Only under these circumstances will expenses be allowed beyond the 60-day limit, until you are released from the hospital
- while outside your home province, any expense related to your pregnancy and delivery within 8 weeks of your expected delivery date
- while outside your home province, any expense incurred for treatment that could have waited until you returned home without endangering your life or health
- charges for treatment or surgery while outside your home province when the trip was undertaken for the purpose of securing or with the intent of receiving medical or

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hospital services. This expense will not become eligible even if undertaken on the advice of your physician.

Important!

- Extended Health Benefit will terminate when your employment terminates, you retire or reach age 70, whichever comes first. Your dependent's coverage will terminate when he or she reaches age 70.
- To qualify for this benefit you and your dependents **must** have provincial health coverage or similar coverage under a Federal Government plan. Only those services or supplies that are medically necessary are potentially eligible for reimbursement under this policy.
- Any part of your deductible satisfied in the last 3 months of a calendar year may also be used to satisfy the deductible in the next calendar year.
- If you die while insured for family coverage under this benefit, Wawanesa Life will continue the extended health benefit offered under this policy to your eligible dependents for a maximum period of 24 months at no charge.

Benefit Tax Status

Under current tax laws, claims reimbursed under this benefit are not taxable to you.