Travel Benefit and Medi-Passport

Your emergency medical coverage

A medical emergency while travelling can be a frightening and costly experience. But with your Sun Life group benefits plan, you'll have the protection you need – and you'll have access to the expertise of our emergency travel assistance partner, Global Excel Management (GEM) 24 hours a day, 7 days a week. GEM has one of the world's largest emergency travel assistance networks and can help you and your family through the difficult time.

Your Travel Benefit, under your Extended Health Care (EHC) plan, covers you and your eligible family members for all the services and supplies eligible under your group benefits plan, while you're travelling outside the province where you live. See reverse side for more details.

What to do in a medical emergency

- You, or someone with you, must call the GEM 24-hour operations centre before receiving medical care. The toll-free numbers are on the Travel Card. Any invasive and investigative procedures (e.g., surgery, angiogram, MRI) must be pre-authorized by GEM, except in extreme circumstances. If you don't contact GEM, your claim could be reduced or declined.
- Stay in touch with GEM throughout the medical emergency, until they confirm that you no longer need to do so. Please give GEM your hospital, hotel or other local telephone number where you can be reached.

An **emergency** means an acute illness or accidental injury that requires immediate, medically necessary treatment prescribed by a doctor.

Emergency services means any reasonable medical services or supplies, including advice, treatment, medical procedures or surgery, required as a result of an emergency. When you or your family member has a chronic condition, emergency services do not include treatment provided as part of an established management program that existed before leaving your province of residence.

Planning a trip?

If you have a medical emergency while you're travelling, help is just a phone call away.

Important: You and your dependents must be covered under your provincial healthcare plan at the time of your trip.

TRAVEL CARD

MEMBER'S NAME

GROUP CONTRACT No.

MEMBER ID No.

Sun Life

TRAVEL CARD

If you need any medical assistance, contact Global Excel Management (GEM) immediately. (This is a requirement of your plan.)

Physicians and hospitals can call to confirm benefits and arrange direct payment.

24/7 assistance http://www.globalexcel.com/sunlife
In the USA and Canada, call: 1-800-511-4610
From anywhere else: 1-519-514-0351
Call collect through an international operator. GlobalExcel

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What is covered?

Global Excel Management's services

They can:

- refer you to physicians, pharmacists and medical facilities
- confirm your coverage and benefits
- facilitate payments to a hospital or medical provider, whenever possible
- monitor the medical situation, if you are hospitalized

Global Excel Management (GEM) may determine, with your attending physician, that you can be moved safely to a different hospital or treatment facility, or be sent home. In this case, they will guarantee and, if necessary, advance payment for transporting you.

Emergency Services

Your Travel Benefit can cover you for emergency medical services, including:

- all services and supplies while in hospital
- outpatient and physicians' services
- ground ambulance service to the nearest hospital
- transportation to the province where you live for medical treatment, as appropriate
- hotel accommodation and meals if you have been released from hospital but GEM determines you aren't yet able to travel

Medi-Passport services

With Medi-Passport, you're also covered for additional support services, up to the maximum amounts under your plan:

- hotel accommodation and meals, if your return trip is delayed by a medical emergency involving a covered family member travelling with you
- replacement transportation tickets, if you lose the use of your return ticket due to an emergency
- return home of unattended dependent children, if you are hospitalized
- visit by a family member, if you are hospitalized for more than seven consecutive days
- return of remains to your home province, in the event of death
- return of your personal or rented car
- help with arrangements for replacing lost or stolen travel documents and luggage
- translation services, to help you communicate with local medical personnel
- sending of urgent messages to your home or business

Things you should know

Your Travel Benefit may be subject to certain conditions and limits. For example, you may be covered for a certain number of days from the date you leave your province (such as 60 days), or you may be covered up to an overall maximum dollar amount. Also, an 'emergency' ends when you or your family member is medically stable to return to the province where you live. If you choose not to do so, any further expenses would not be covered.

Before travelling, you'll want to know the level of coverage you have for a medical emergency, and any conditions and limits that apply. Please make sure you review your coverage in detail on **mysunlife.ca** or in the Extended Health Care (EHC) section of your benefits booklet.

Information at a click

Visit our website for more details about your Travel Benefit coverage, or to print an additional Travel Card, if needed.

- Sign in to **mysunlife.ca.** If you don't have an access ID and password, you can register online from the sign-in page.
- On the Homepage, select your Group Benefits contract number.
- To print your pre-filled Travel Card, click on **Coverage Card** on the Homepage.
- For details about your Travel Benefit, select **read more** at the bottom of the Travel Card page.

On your mobile

You can also use your smartphone as your travel card by downloading the **my Sun Life Mobile app** on your smart phone or tablet (available through the Apple and Google Play app stores). You'll need to set up your sign-in/access ID and password before signing in. To access your travel card:

1. Sign into **my Sun Life Mobile** using your access ID and password.
2. On the Main menu, select **Benefits.**
3. Select **coverage card,** then **Travel Card.**

Life's brighter under the sun

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies. GB00200-E 05-23 ry-cc

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