

Out-of-Country Emergency Medical Travel Coverage



Insured by Medavie Blue Cross

Eligibility & Coverage

- Retirees and eligible dependants who are also enrolled in Dalhousie's group health plan. If you are not sure whether you are enrolled in travel coverage, please contact Employee Benefits at benefits@dal.ca or 902-494-1122.
- Covered by your **provincial government health insurance plan**
- **Emergency is unexpected** and not preplanned before departure
- **24/7** coverage while travelling outside your province of residence, max trip 180 consecutive days

Coverage Summary

Benefit	Coverage
EMERGENCY MEDICAL	
Emergency Hospital & Medical	\$2,000,000 / incident / member
Maximum Trip Duration	180 consecutive days
TRAVEL SUPPORT	
Evacuation & Repatriation	Covered — pre-approval required
Family Transportation & Accommodation	Up to \$5,000 / incident
Hotel Convalescence (medical delay)	\$150/day, max 20 days (\$3,000)
Vehicle Return	Up to \$1,000 / incident
Repatriation of Remains	Up to \$15,000
Worldwide Travel Assistance	24/7 — included
REFERRAL OUTSIDE CANADA	
Physician-referred care outside Canada	\$500,000 / lifetime — pre-authorization required

* Evacuation, Repatriation, Family Transportation, Vehicle Return, Hotel Convalescence and Rental Expense benefits have their own maximums, excluded from the \$2M emergency medical maximum.

Flight Delay Service

Available through your Medavie Blue Cross group travel plan — real-time flight monitoring, lounge access, and hotel accommodation during significant delays.

Delay	What You Receive
3+ hrs	Airport lounge access or \$40 per person if lounge unavailable
6+ hrs	Lounge + \$50/person* + hotel room or \$250/policy if hotel unavailable *\$50 max \$200 total Annual household max \$1,000

Compensation via Interac e-Transfer or direct deposit in real time. No receipts or claim forms required.

Emergency Medical Claims

Notice of claim

Within 30 days of incurring the expense

Proof of claim

Within 90 days of incurring the expense

Submit directly to Worldwide Travel Assistance — not to your provincial plan first.

Proof of Coverage Letter

Destination requires proof of insurance?

1-800-667-4511

Stability Clause: Your plan requires that a **pre-existing condition** has been **stable** — no change requiring medical or psychiatric intervention — for a minimum of **6 months** before departure.

Note: Warfarin/Coumadin dose adjustments are not considered medical intervention, provided your physician confirms the condition is stabilized before departure.

Written Confirmation (optional): Call Worldwide Travel Assistance to request a Medical Questionnaire to complete with your physician. If confirmed stable, you receive a decision letter confirming coverage.

Pre-Travel Consultation also available — call Worldwide Travel Assistance and select "Pre-Travel Questions".

⚠ Flight Delay — Register First at least 24 hrs before departure

Visit flightdelayservice.ca and enter your Medavie Blue Cross access code: "MBC" followed by your group policy number and ID number (from your member card).

Support: 1-844-323-2538

Mon–Fri, 8 a.m.–6 p.m. EST



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What To Do In A Medical Emergency



1. **Call Worldwide Travel Assistance immediately** — before seeking care whenever safe to do so.
2. They confirm coverage, connect you with accredited providers, and arrange direct billing in most countries.
3. Travelling in the U.S.? Calling first gives you access to the BlueCard network of Blue Cross Blue Shield providers.
4. If a provider requests payment after pre-authorization, call the assistance line — direct payment can often be arranged.
5. A file number is assigned on your first call — record it and quote it on every subsequent call.

Have Info Ready When You Call



- Medavie Blue Cross ID card number
- Provincial/territorial health card number
- Name and employer's name
- Date of birth
- Home and travel addresses
- Travel dates
- Contact number
- Details of the medical situation



WORLDWIDE TRAVEL ASSISTANCE CALL BEFORE YOU SEEK CARE

Available 24 hours a day, 7 days a week

	All provinces (except Quebec)	Quebec members
Canada & U.S.	1-800-563-4444	1-866-491-7726
Anywhere else (collect)	1-506-854-2222	1-514-286-7726

Phone number also on the back of your Medavie Blue Cross member ID card and on the Medavie Mobile App

Retirees | Out-of-Country Emergency Medical Travel Coverage | Administered by Medavie Blue Cross

⚠ Important: This is a summary only. All coverage is subject to the terms, conditions, limitations, and exclusions in your official benefits booklet. The booklet governs in any discrepancy. Contact Medavie Blue Cross directly with questions about your specific situation. Flight Delay Service is operated by CanAssurance Insurance Company; registration is voluntary.