

# WHEREVER YOUR TRAVELS TAKE YOU



WE'RE THERE FOR YOU



GROUP TRAVEL BENEFITS





## BEFORE YOU LEAVE, BE SURE TO CHECK YOUR BENEFIT BOOKLET

This brochure is intended to give you a quick overview of travel benefits from Medavie Blue Cross.

Your benefits are subject to certain conditions and limits.

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## MEDAVIE BLUE CROSS TRAVEL BENEFITS

A medical emergency can ruin your vacation. Whether travelling out of your province or country, your Medavie Blue Cross travel benefits ensure you and your family have access to assistance when it's needed most.

### Details of your coverage



**Travel Coverage** – Coverage for emergency medical services including hospitalization, medical appliances, drugs and ambulance services.



**Assistance 24 hours a day** – 7 days a week with Worldwide Travel Assistance

We provide Worldwide Travel Assistance to ensure you have access to services and assistance when you need it. Through the toll-free number your Worldwide Travel Assistance will help you arrange care, payment to hospitals and health care providers and directions to the most appropriate clinic or hospital.

Worldwide Travel Assistance also provides necessary confirmation of your coverage to health professionals and can arrange for a family member to join you in the event of a medical emergency. Beyond medical needs, your travel assistance can also ensure transmittal of urgent messages along with coordinating claims and interpretation services.



**Call the toll-free number on your Medavie Blue Cross ID card to access Worldwide Travel Assistance.**

## IN CASE OF EMERGENCY

If a medical emergency occurs during travel, please call (or if necessary, have your travel companion call) the Worldwide Travel Assistance phone number on the back of your Medavie Blue Cross ID card so they can direct you to a preferred provider. If possible, call BEFORE consulting for medical care.

If your service has been authorised when you call, and the provider is demanding up-front payment or a deposit, please advise your Worldwide Travel Assistance representative. In most cases, direct payment to the provider can be arranged.

### Medical Emergencies



Canada and the U.S. 1-800-563-4444

From anywhere else 1-506-854-2222 (collect)

## WHAT TO EXPECT WHEN YOU CALL WORLDWIDE TRAVEL ASSISTANCE

On your first call, you will be asked for the following:

- Medavie Blue Cross ID card numbers
- Your name and employer's name
- Your birthdate
- Your home address and travel address
- Your dates of travel
- A contact number
- Your Provincial Health Card number
- Details of your current medical situation
- Info on whether you have access to other forms of coverage

If someone is calling for you, they will be asked to provide the above information on your behalf. Depending on the situation, other questions may be asked. A file number will be given, and **needs to be noted and quoted each time you call.**



## Referral outside Canada\*

When your doctor refers you for treatment outside Canada for services unavailable at home, your coverage includes the portion of expenses not covered by the Government of Canada. Eligible benefits include costs associated with:

- Hospital Services
- Physician and Surgeon fees
- Ambulance Transportation and Attendant

*\* pre-approval required*









## TIPS FOR SAFE TRAVEL



### Items to pack when travelling out-of-country:

- Your Medavie Blue Cross ID card with toll-free Travel Assistance phone number
- List of important addresses and phone numbers
- Valid passport
- Photocopies of important documentation
- ATM card (Maestro or Cirrus are the most widely accepted)
- Cash in the currency of your arrival destination
- Insect and/or mosquito repellent
- Your vaccination file
- Medical information bracelet, if applicable
- A first-aid kit





## What to include in your first aid kit

- Medicine for diarrhea, upset stomach and motion sickness
- Your eyewear prescriptions
- Your regular medications in their original containers along with a sufficient supply for while you are away
- Cough and cold medicines
- Pain medicines, such as aspirin and acetaminophen
- Decongestants and antihistamines (preferably non-drowsy formula)
- Antibiotic ointment, adhesive bandages
- Hydrocortisone cream, moleskin for blisters, lip balm
- Sunscreen with a sun protection factor (SPF) of at least 15
- Hand wipes and hand sanitizers





## Stay safe and avoid illness

- Eat carefully if you're going to a country with an increased risk of traveler's diarrhea. Steaming-hot, well-cooked food is usually safest. Avoid eating foods from street vendors, unpasteurized dairy products and raw or undercooked seafood.
- Peel fruits yourself. Drink water from commercially - sealed bottles. Avoid ice. Use bottled water when you brush your teeth.
- If you're going to a country with a risk of malaria, your doctor may prescribe preventive medicine. Remember to start taking your malaria medicine before, during and after your travels as prescribed by your doctor.
- If your destination is a country with an increased risk of mosquito-borne disease, protect yourself. Insect repellents that contain DEET are the most effective. Wear permethrin-coated clothing and use bed nets while you sleep.
- Try to avoid using overcrowded public transportation and choose vehicles with safety belts, if possible. Wear a helmet if travelling by bicycle or motorcycle and avoid driving at night or in unfamiliar areas without local guidance.





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