



GENERAL MOTORS OF CANADA COMPANY



OUT-OF-PROVINCE GROUP #7040 COVERAGE & GREEN SHIELD CANADA TRAVEL ASSISTANCE SERVICE

This brochure highlights important answers to questions that you may ask.

These benefits can help provide

peace-of-mind

while you travel around the world.

Use this brochure as a helpful guide in the event of a medical emergency.

IN THE EVENT OF A MEDICAL EMERGENCY

call the Green Shield Canada Travel Assistance Service as soon as possible or within 48 hours of commencement of treatment - 24 hours per day, 7 days per week

1-800-936-6226

Within USA and Canada

0-519-742-3556

Collect from all other countries

WHAT MUST I BRING WITH ME WHEN I AM TRAVELLING?

- **Green Shield Identification Card**
- **Provincial Health Care Card**
- **This Brochure (for reference only)**

If you don't have a Green Shield Identification card, login to your plan member services at greenshield.ca or mobile app "GSC on the Go" to view your digital ID card. You may also contact Green Shield at 1-519-739-1133 or call toll free 1-888-711-1119 prior to your departure.

WHAT BENEFITS AM I COVERED FOR?

Eligible services shown will be reimbursed based on the usual, reasonable and customary charges in the area where they were received. The claimant must be covered under their applicable provincial government health plan at the time expenses are incurred.

If your provincial health insurance plan includes out-of-Canada benefits, coverage for hospital, surgical and medical services is available only if your provincial health insurance plan provides payment toward the cost of incurred services. If the provincial plan makes a payment towards the cost of the incurred services, the expense will also be covered under the GM plan. For greater certainty, if the provincial plan, as amended from time to time, denies payment in respect of an incurred service, unless otherwise specified in this brochure, this plan will not make payment.

If your provincial health insurance plan does not or, in the future, ceases to include out-of-Canada benefits, coverage for hospital, surgical and medical services is provided in accordance with the terms of the GM plan as set out below:

- **Hospital services and accommodation** up to a standard ward rate in a public general hospital. Refer to your semi-private plan for semi-private accommodation coverage.
- **Medical/surgical services** rendered by a legally qualified physician or surgeon.
- **Emergency air ambulance** (including a medical attendant when necessary) when it is medically necessary for you to travel from a location in North America to your province of residence.
- **Ambulance Transportation**, when required as the result of an accident or acute physical disability by professional land ambulance from the site of medical emergency to the nearest medical facility.
- **Emergency commercial transportation costs** may be covered for a patient when medically fit to travel home for treatment, and may also cover the cost to transport a spouse to accompany the patient. Call Green Shield Canada Travel Assistance Service for verification.
- **Referral services** including hospital services and accommodation up to a standard ward rate in a public general hospital, and/or medical surgical services rendered by a legally qualified physician or surgeon. **You must receive pre-authorization from your provincial government health plan and Green Shield prior to the commencement of any referral treatment. You must provide Green Shield with a letter from your attending physician stating the reason for the referral, and a letter from your provincial government health plan outlining their liability. Failure to comply in obtaining pre- authorization may result in non-payment.**

MANDATORY REPATRIATION

Upon notification of the necessity for treatment of an accidental injury or medical emergency, Green Shield Canada Travel Assistance reserves the right to determine whether repatriation is appropriate if the patient's medical condition will require immediate or scheduled care. Such repatriation is mandatory, where the attending physician and family or admitting physician determine that the patient is medically fit to travel and where necessary, appropriate arrangements have been made to admit the patient into the provincial health care system. Repatriation will ensure continued coverage under the plan. Should the patient opt not to be repatriated,

no further benefits will be paid under the plan for the resolved emergency. Up to \$1,000 will be allowed to return the patient's personal use motor vehicle to the patient's residence or nearest rental agency, as applicable.

WHAT ARE THE LIMITATIONS TO THESE BENEFITS?

- Services eligible only when required as a result of accidental injury or emergency while traveling, or referral by your attending physician.
- Services are eligible only if your provincial government health plan pays a portion of the cost (except with respect to expenses incurred out-of-Canada and the provincial government health plan does not cover out-of-Canada expenses and such expenses are otherwise eligible under this policy).
- Air ambulance eligible if:
 - there is a medical need for you to be confined to a stretcher or for a medical attendant to accompany you during the journey, and
 - you are admitted directly to a hospital in your province of residence.
- Land Ambulance Service if medically necessary up to the usual, reasonable and customary rate for the area.

Where the applicable provincial health plan covers out-of-Canada expenses, the GSC Travel Assistance Team will use the criteria below to make an initial determination of the claim, however the determination of the provincial plan will govern the ultimate eligibility of expenses. This means that if the provincial plan makes a payment towards the cost of the incurred services, the expense will also be covered under the GM plan regardless of whether the definition of "stable" below is met.

Should your province eliminate all or a portion of its out of country coverage the GM plan will pay expenses for pre-existing conditions that are "stable" as defined below. For clarity, you are covered for any expenses relating to any other conditions that are not related to pre-existing conditions that are not "stable" as defined below.

"Stable" means that during the 90 days before leaving on a trip:

- You have been consistently using the same medications at the same dosages to control your condition. If your dosage has changed, it must be part of your regular treatment or because your condition improved. All medications must be prescribed by a legally qualified medical professional.
- You haven't needed additional treatment for a recurrence or complications related to your condition.
- You haven't been diagnosed with, or had tests or a medical consultation for, a new medical condition for which you haven't had any treatment.
- You don't have any future appointments scheduled for non-routine examinations, tests, or investigations (including results) for an undiagnosed medical condition.
- You are not scheduled for any exploratory surgical procedures for an undiagnosed medical condition or surgical procedures for a diagnosed medical condition.

WHAT IS NOT COVERED UNDER THIS PLAN?

Exclusions include but are not limited to:

- Charges for services over and above the usual, reasonable and customary charges in the area the services were received.
- Transportation and lodging.
- Cost to repatriate remains.
- Cost for rest cures, health spas, or travel for reasons of health even if the trip is on the recommendation of a physician.
- Treatment or services for ongoing care, elective surgery or checkups - elective health services are defined as those services:
 - where vacation or travel is solely for the purpose of obtaining treatment, or
 - which can be planned or anticipated ahead of time, or

- which has not received "prior approval" from the provincial health plan ministry
- Services received from a chiropractor, chiropodist, podiatrist, or for osteopathic manipulation.
- Benefits and services for which you receive reimbursement from a third party.
- Any expenses incurred for services to treat a medical condition or complications of a medical condition directly or indirectly related to an epidemic or pandemic if, when the trip was booked, or before the departure date:
 - An official travel advisory was issued by the Canadian government advising Canadians to avoid either all travel or all non-essential travel regarding any country, region, city, or other key components of your travel arrangements (e.g., cruise ship).
- Treatment or service required as a result of suicide, attempted suicide, intentionally self-inflicted injury of you, a traveling companion, or immediate family member, unless the applicable provincial plan makes a payment for these expenses.

For greater certainty, certain services and charges with respect to out-of-province coverage are excluded or limited. Contact the Green Shield Travel Assistance team if you have any specific questions.

WHAT SHOULD I DO IN THE EVENT OF A MEDICAL EMERGENCY?

Call The Green Shield Travel Assistance TOLL FREE or COLLECT - 24 hours per day, 7 days per week at...

1-800-936-6226

From within Canada and the USA

0-519-742-3556

From all other countries Call Collect

In the event of a medical emergency, you must call the Green Shield Canada Travel Assistance Service (numbers above) as soon as possible or within 48 hours of the commencement of treatment to ensure you are not exposed to any potential liability for services not eligible. These numbers appear on your Green Shield Identification card.

Quote your Green Shield number, found on your Green Shield Identification Card, the name and birthdate of the person needing assistance, and explain your medical emergency and location.

A multilingual assistance specialist will provide direction to the best available medical facility or physician which can provide the appropriate care. They will contact the provider and guarantee the provider that you have Green Shield Out of Province benefits for the services they are considering.

The Green Shield Travel Assistance team will follow your progress and keep in communication with your family physician and your family, depending on the severity of your condition.

Green Shield Canada Travel Assistance Service

The following services are available 24 hours per day, 7 days per week through GSC's international medical service organization. These services include:

- Access to pre-trip assistance (prior to departure): Canada Direct Calling Codes; information about vaccinations; government issued travel advisories; and VISA/document requirements for entry into country of destination;
- Multilingual assistance;
- Assistance in locating the nearest, most appropriate medical care;
- International preferred provider networks;
- Special assistance regarding the co-ordination of direct claims payment;

- Medical consultation and monitoring to review appropriateness and quality of medical care;
- Monitoring of progress during treatment and recovery and confirming when the patient is medically fit for transportation when a transfer or repatriation is necessary;
- Management, arrangement and co-ordination of emergency medical transportation and evacuation as necessary;
- Assistance in establishing contact with family, personal physician and employer as appropriate;
- * Emergency message transmittal services;
- * Translation services and referrals to local interpreters as necessary;
- Verification of coverage facilitating entry and admissions into hospitals and other medical care providers;
- * Co-ordination of embassy and consular services;
- * Management, arrangement and co-ordination of repatriation of remains;
- * Special assistance in making arrangements for interrupted and disrupted travel plans resulting from emergency situations to include:
 - * the return of unaccompanied travel companions;
 - * travel to the bedside of a stranded person;
 - * rearrangement of ticketing due to accident or illness and other travel related emergencies;
 - * the return of a stranded personal use motor vehicle and related personal items;
- * Knowledgeable legal referral assistance;
- * Co-ordination of securing bail bonds and other legal instruments;
- * Guidance in replacing lost or stolen travel documents including passports;
- * Courtesy assistance in securing incidental aid and other travel-related services;

***PLEASE NOTE: WHERE AN ASTERISK (*) IS MARKED, YOUR COVERAGE WILL PROVIDE THE ARRANGEMENTS INVOLVED IN SECURING THESE SERVICES BUT NOT THE COST OF THESE SERVICES.**

WHAT SHOULD I DO IF I PAID FOR MY OWN MEDICAL EXPENSES?

Green Shield Canada Travel Assistance Service will co-ordinate reimbursement of any paid expenses with your provincial health plan. Submit a completed and signed claim form, original itemized receipts with detailed statements showing the services rendered and the fees charged for each service, along with your Green Shield number, patient name, address & Provincial Health Plan number to Green Shield Travel Assistance

P.O. Box 277
Waterloo, ON Canada
N2J 4A4

P.O. Box 71987
Richmond, VA USA
23255-1987

Reimbursement will be made in Canadian Funds at the rate of exchange in effect on the date your claim is processed. All claims must be submitted within 12 months from the date the Service was incurred.

REMEMBER: In the case of an emergency call the Green Shield Canada Travel Assistance Service as soon as possible or within 48 hours of commencement of treatment.

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