

OUTSIDE PROVINCE OF RESIDENCE TRAVEL BENEFITS AND CLAIMS

Your Outside Province of Residence Travel Benefits offer valuable protection and peace of mind against unexpected medical emergencies and related costs that may happen while travelling outside your home province or Canada; these benefits provide an array of coverage for costly emergency medical services, such as ambulance services, hospital and outpatient care, physician and laboratory costs, prescription drugs, and more.

While experiencing a medical emergency abroad can be stressful, there are many ways you can be prepared for the unfamiliar and help reduce some of the questions or uncertainties you may have about your benefits, or avoid expenses or medical services that are not covered under the plan. This often starts with understanding your benefits, and how your trip details and/or health might impact your coverage. We recommend you read your member benefits booklet, paying special attention to the covered benefits, their maximums and limitations, and plan exclusions. If there is anything you don't understand, contact Saskatchewan Blue Cross.

Coverage at a Glance

- \$5M lifetime maximum for eligible emergency benefits
- 65 days per trip; the number of trips per year is unlimited
- pre-existing conditions must be stable for 3 months prior to travel

We also recommend you travel with your member identification card easily and readily accessible. Your Outside Province of Residence Travel Benefits are supported by around-the-clock emergency assistance - if you are travelling and chance upon an unforeseen illness or accident, this proof of insurance provides important

contact information for accessing these services and opening a case. A first-response team is available 24 hours a day, 7 days a week, 365 days a year, ready to offer support when you need it.

Dealing with medical emergencies abroad requires expert assistance. For this reason, Saskatchewan Blue Cross has partnered with CanAssistance, a trusted travel assistance and claims management provider, to ensure their members are well looked after when they fall ill or have an accident outside their home province. With extensive experience in this space, their specialized professionals, nurses, and medical consultants help navigate the complexities of health care in other parts of the world, including geographic location, cultural differences, quality of care, communications, and costs.

Their skilled professionals will direct you to the nearest medical facility equipped to provide the treatment you need, communicate with your healthcare providers to stay updated on your medical condition, and provide support to travelling companions or family members during your emergency. They will also coordinate direct billing (where possible), and if required arrange transfer to another facility or evacuation home.

When contacting the Travel Assistance Provider be prepared to provide your policy and/or ID number, date of birth, and important trip information, such as the date you departed and your planned return. You will be requested to provide a brief description of your medical emergency and confirm your home and travelling contact information. Should your illness or injury be serious or critical, first seek the urgent medical attention you

require. A family member, travelling companion, or treating facility may contact our travel assistance and claims management provider at earliest chance to open a case. If your condition does not require immediate medical attention, we recommend you contact the emergency assistance numbers prior to seeking treatment.

Emergency Assistance

- Toll-Free within North America 1-866-330-3633 (if unavailable, please call the number below)
- Collect in all other locations 1-306-667-5299

All emergency out-of-province/Canada claims are processed and managed by CanAssistance. When a case has been opened, they will send you a form and instructions for filing a claim. This information can also be accessed from the Saskatchewan Blue Cross website.

CanAssistance is committed to a timely and transparent communication process. If your claim has been reduced or denied, a detailed Explanation of Benefits (EOB) Statement or letter will outline the reasons why. If you still have questions, you may contact their claims department at one of the following options for additional explanation: 1-800-264-1852 | 1-514-286-8336 | bluecross@canassistance.com.