

Sun Life Financial's Out-Of-Province Emergency and Travel Assistance Benefit

EXTENDED HEALTH – OUT – OF – PROVINCE EMERGENCY AND TRAVEL ASSISTANCE

To be insured for this benefit, you and your insured dependant must have provincial health care coverage.

Expenses for hospital/ medical services and travel assistance benefits are eligible if:

1. They are incurred as a result of emergency* treatment of an injury or disease which occurs outside your home province,
2. They are medically necessary, and
3. They are incurred due to an emergency which occurs during the first 60 days of travelling on vacation or business outside your home province. Your 60 days of coverage starts on the day you or your insured dependant departs from your home province.

Eligible Expenses for Hospital/Medical Services

Eligible expenses mean reasonable and customary charges for the following items of expense, less the amount payable by a government plan:

1. Public ward accommodation and auxiliary hospital services in a general hospital,
2. Services of a physician,
3. Economy airfare for the patient's return to his province of residence for medical treatment,
4. Licensed ground ambulance service to the nearest hospital equipped to provide the required treatment, or to Canada, when the patient's physical condition prevents the use of another means of transportation,
5. Emergency air ambulance service to the nearest hospital equipped to provide the required treatment, or to Canada, when the patient's physical condition prevents the use of another means of transportation, and if the patient requires a registered nurse during the flight, the services and return air fare for the registered nurse.

Refer to your booklet or call Sun Life Financial's Claims Information Centre at 1-800-361-6212 for any maximum lifetime amounts.

Expenses that are included as Eligible Expenses under Drug, Vision, Hospital or Supplementary Health Care benefits are also eligible while you or your insured dependant is travelling outside Canada. These expenses are subject to the deductibles and reimbursement percentages listed under the appropriate benefit in the Summary of Insurance section of your booklet.

*An emergency is a sudden, unexpected injury or disease which requires immediate medical attention. If you or your insured dependant has been previously diagnosed with or received treatment for a medical condition for which you or your insured dependant is under the care of a physician, please contact your plan administrator or the nearest Sun Life Financial claims office to confirm coverage before travelling.

Eligible Expenses for Travel Assistance Benefits

Eligible expenses mean reasonable and customary charges for the following items of expense:

1. Family assistance benefits, which include reimbursement for the cost of:
 - a. return transportation for insured dependent children who are under the age of 16, or who are handicapped, if they are left unattended because you or your spouse is hospitalized outside your province of residence. We will arrange the transportation of the dependent child to your home, and if necessary, an escort will be provided to accompany him. The maximum payable for the return transportation is a one-way economy fare for each dependent child.
 - b. return transportation for family members⁺, if the hospitalization of a family member prevents them from returning home on the originally scheduled, pre-paid transportation, and consequently requires them to purchase new return tickets. The extra cost of each return fare is payable to a maximum of a one-way economy fare, less any amount reimbursed for the unused, return tickets.
 - c. visit of one relative[?], if a family member is hospitalized for more than 7 days while travelling without a relative. This includes meals and accommodation up to \$150 per day, and round-trip economy transportation, for one relative. These expenses are also covered when it is necessary for a relative to identify a deceased family member before the release of his body.
 - d. meals and accommodation up to a maximum of \$150 per day per family, if a trip is extended because a family member is hospitalized.

The combined maximum amount payable for the above family assistance benefits is \$5,000 for one travel emergency.

2. Return of a deceased family member. The necessary authorizations will be obtained and arrangements made for the return of the deceased to his province of residence. The maximum amount payable for the preparation and transportation of the deceased is \$5,000. Preparation of the deceased includes expenses for cremation at the place of death. Return of the deceased **includes** a basic shipping container, but **excludes** expenses for burial, such as burial caskets and urns.
3. Return of a vehicle. If a family member is unable to operate a vehicle (owned or rented) because he is being returned to Canada for medical treatment, we will reimburse the cost of returning this vehicle to his province of residence, or the nearest appropriate rental agency.

This benefit is also payable in the event of a family member's death. The maximum amount payable for returning the vehicle is \$1,000.

⁺ Family member(s) mean you or your insured dependant(s).

[?] A relative means your spouse, parent, child, brother or sister.

TRAVEL ASSISTANCE SERVICES

Out- of- province and around- the- world services are provided through Worldwide Assistance, a company specializing in emergency medical assistance for travellers. By calling the 24 hour helpline shown on the back of this pamphlet, Worldwide Assistance will be able to provide you and your insured dependants with the following emergency assistance services during the first 60 days of travel:

1. Physician and hospital referrals,
2. On-going monitoring of medical treatment if a family member is hospitalized,
3. Coordination of transportation arrangements via ground or air ambulance if it is medically necessary to return a family member to Canada or transfer him to another hospital that is equipped to provide the required treatment,
4. Payment assistance for hospital/ medical expenses,
5. Legal referrals,
6. A telephone interpretation service,
7. A message service for you, your family, friends and business associates.

EMERGENCY PAYMENT ASSISTANCE

To ensure payment of these expenses,

1. **Call the 24 hour helpline immediately.** If you are physically unable to call the helpline yourself, then have a family member, travelling companion or medical personnel call for you. Simply showing your Sun Life Financial travel assistance card to a doctor, nurse or hospital personnel will NOT ensure payment of these expenses.
2. Worldwide Assistance will verify your extended health coverage and provincial health care coverage so payments can be arranged on behalf of you or your insured dependant.
3. You will be required to sign an authorization form allowing Worldwide Assistance to recover any amounts payable by the provincial health care plan.
4. For expenses that require a percentage paid by you, or that are not covered under this plan or the provincial health care plan, you must reimburse us for the excess amount of the payment.
5. If you receive any subsequent bills for these expenses, please forward them to Worldwide Assistance and they will coordinate payments with the provincial healthcare plan and Sun Life Financial.
6. If you do not call the 24 hour helpline, or if a payment has not been arranged, follow the steps below

Eligible Hospital/Medical Expenses – 24 hour helpline was not called:

1. Pay for the expense as soon as it is incurred.
2. Submit your claim to the provincial health care plan for consideration.
3. Submit any unpaid amounts of your claim to Sun Life Financial.

Exclusions and Limitations

No benefit is payable for

- Expenses incurred by you or your insured dependant due to an emergency which occurs more than 60 days after departure from your province of residence,
- Expenses for the regular treatment of an injury or disease which existed before your departure or your insured dependant's departure from your province of residence,
- Expenses incurred on a non- emergency or referral basis,
- Expenses incurred under any of the conditions listed as an Exclusion in the Extended Health Insurance Provision in your booklet.

If you are covered as a retired employee, you and your insured dependants must return to your province of residence before becoming eligible for another 60 days of coverage.

Due to conditions such as war, political unrest, epidemics, and geographic inaccessibility, emergency assistance services may not be available in certain countries. For more information on travelling conditions and the availability of Worldwide Assistance's services in a particular country, please call the appropriate 24 hour helpline shown on this letter.

Neither Sun Life Financial nor Worldwide Assistance is responsible for the availability, quality or results of medical treatment received by you or your insured dependant, or for the failure to obtain medical treatment.

24 Hour Helpline

If emergency assistance is needed, a 24 hour helpline is available. Multilingual coordinators at Worldwide Assistance can access a worldwide network of professionals who offer help with medical, legal, and other travel-related emergencies.

The 24 hour helpline can assist you and your insured dependant if you have lost your passport or visa, if you need to find a local legal advisor, or if you require telephone interpretation services. You can also call the helpline and leave important messages for family, friends or business associates; likewise, they can call the helpline and leave messages for you while you travel. Worldwide Assistance will hold such messages for 15 days.

When calling the 24 hour helpline, please be ready to state your Policy No., Certificate No., ID No. (located on your Sun Life Financial travel assistance card), and Provincial Health Card Number.

CANADA AND USA

Call toll free ⇨ **1- 800- 511- 4610.**

MEXICO

Call toll free ⇨ **001 800 368-7878.**

ELSEWHERE

Call collect ⇨ **(202) 296-7493.**

FAX ⇨ (202) 331-1528

E-mail ⇨ ops@worldwideassistance.com

Remember to add the long-distance calling code to the USA at the beginning of the (202) numbers above.

The information in this letter is important to you and your family members. Please keep it in a safe place and take it with you when you travel.