

Travel Assistance

When the *unexpected* happens while travelling abroad



When travelling to another country, you can do so with confidence, knowing emergency travel assistance coverage is included in your benefits plan.

Global Excel Management – our emergency travel assistance provider – can assist you and your family in emergency medical situations while travelling abroad.

What travel assistance does for you

- Helps you find the right care based on your location and symptoms, including telemedicine consultations.
- Helps manage your claim and process your reimbursement for eligible medical expenses.
- Provides medical transportation, facilitates return home, or have a family member visit if eligible.
- Assists your medical provider with benefits information, eligibility confirmation, and billing addresses.
- Provides 24/7 guidance on benefits for medical, dental, or pharmacy bills based on your policy, terms, and conditions.
- Intervenes when you receive a statement or collection.
- Delivers a variety of healthcare services through travelaid™
 - Telemedicine and tele-consultations
 - Visiting physicians
 - A network of quality medical clinics
 - In-network hospitals and emergency centres

In case of a medical emergency

Call Global Excel Management as your first step to accessing care. Make sure to have the following information available:

- name and date of birth of the member
- address
- email address and telephone number
- policy number, member certificate number, and plan number (you'll find these numbers on your benefits card)
- provincial or territorial health card number

If you need to call, an emergency assistance specialist will guide you to the most optimal healthcare solution based on your condition and location and help manage your claim.

Call toll-free from around the world*:

- **Canada & the US: 1-800-265-9977**
- **International: Country code + 800-9221-9221**

If you can't get through using the toll-free numbers, call collect at **519-741-8450**¹.

What's covered when you travel

- Medical treatment of a sudden, unexpected injury or new medical condition.
- Medical treatment of a specific medical problem or chronic condition that has been diagnosed but is medically stable² before departure.
- Medical emergencies related to pregnancy if travel is completed 4 weeks before the due date and there's no evidence the pregnancy is high-risk.

¹Collect calls are subject to additional charges. In some countries, you may need to use a landline to place a toll-free or international call.

²A medical problem or chronic condition is considered medically stable if in the past 90 days:

- You have not been treated or tested for new conditions or symptoms.
- Your existing symptoms haven't increased or worsened.
- You haven't changed treatments or medications.
- You haven't been hospitalized for treatment of an existing condition.
- You do not have appointments or tests planned after your return home.

What's not covered

- Medical expenses incurred following the stabilization of the condition which caused the medical emergency.
- Emergency medical expenses related to a pre-existing, unstable medical condition such as a chronic condition or a condition/symptom being actively treated or investigated, even if a diagnosis has not yet been made.
- Internet charges, including communications with Global Excel Management.
- Telephone and roaming charges, except for calls made directly to Global Excel Management if you experience difficulties using the toll free and collect phone numbers from your location.

What to know before you go

- Pre-trip information for your travel destination: for useful travel tips, questions related to your travel benefits, and what to expect if you need to open a claim, visit globalexcel.com/manulife_group_benefits and click on "FAQ" or call **Global Excel Management at 1-800-265-9977**
- For information on travel advisories, health risks, passport, visa, vaccination, and inoculation requirements, visit travel.gc.ca.
- Pack your Manulife group benefits and provincial health care cards: your benefits card has important plan information and contact numbers you'll need in an emergency. Carrying your provincial health care card when travelling is also highly recommended.

One of the great features of Manulife Mobile app is a digital version of your benefits card!

Download the app today from the Apple App Store® or Google Play®.

Review your coverage

Refer to your benefits booklet for complete coverage details - including age restrictions, exclusions, travel day maximums, and dollar limits. To check your booklet, sign into the plan member secure site and select 'My Benefits' in the top navigation bar. For more on our travel insurance options, visit manulife.ca/for-you/insurance/explore/travel.html

Travel claims

Global Excel Management will do their best to make payment arrangements directly with the service providers – it helps if you contact them before paying health providers. However, you should always be prepared to pay for medical expenses up front. Ensure that you obtain original itemized receipts to submit with the claim form when you return home. Note that out of country claims take longer to process than health and dental claims.

Global Excel Management provides an online claims portal to help you manage your claims. Here you can upload documents, submit claim forms, check the status of claims and access your explanation of benefits.

You can access the claims portal at globalexcel.com/Manulife_group_benefits.

Have a safe trip!

Hopefully, you won't need any of it, but you can travel with the added confidence of knowing what you're covered for while you're away.



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FAQ

When should I call Global Excel Management?

Call Global Excel Management when you experience symptoms or a medical event and need care. They will arrange a phone consultation with a doctor, a home visit or provide guidance to care based on your condition and location.

What if I seek care before calling Global Excel Management?

If you require immediate attention and visit an emergency room, call Global Excel Management as soon as you are able.

Why is it important to call Global Excel Management before seeking medical care?

When possible, GEM can help you find a provider that can bill GEM directly, so that you don't have to pay out of pocket.

What do I do if I receive a payment reminder from the medical provider?

If you receive a payment reminder, send it to Global Excel Management via the secure online portal at globalexcel.com/Manulife_group_benefits. It is common practice for medical providers to update members about account balances.

How do I find the status of my claim?

Call Global Excel Management at 1-800-265-9977 or visit the online claims status section at globalexcel.com/Manulife_group_benefits to follow the progress of your claim.

When will my claim be paid?

Once Global Excel Management receives the complete invoice and all the required information, it generally takes 10 days for an approved claim to be paid.

I received a call or letter from a collection agency, now what?

Send any billing statements, documents, or details of the call through the secure online portal at globalexcel.com/Manulife_group_benefits and Global Excel Management will take care of it.

* Toll-free for calls from local land lines and local SIM mobile phones. Otherwise, connection charges may apply.