

Travel Bulletin

What you should know and expect when travelling outside Canada

When travelling internationally, unexpected events can happen. Everything from extreme weather and political unrest to disease epidemics can potentially spoil your trip. If you're thinking about booking your winter travel, it's important to prepare yourself with as much information about your destination as you can.

We want to help make sure you have a safe and happy trip, so we have some tips to share – especially if you are travelling outside of Canada.

Before you travel

1. Call Allianz (1-800-363-1835) to confirm the best toll-free number to use from the country you're visiting. Keep it with you while travelling.
2. Download the Allianz Global Assistance **TripWise** app for iPhone and Android. Features include:
 - **Flight status check**
 - **International hospital locator**
 - **Medication dictionary**
 - **Plus**, your Allianz Global Assistance toll-free contact numbers can be stored right in the app, so they're ready when you need them.
3. Take photos of important documents so there's no need to search for the originals, e.g. passport and benefits cards.
4. Find out as much as you can about the places you're travelling to. Be aware of any:
 - Health risks, e.g. Zika virus outbreak
 - Weather warnings, e.g. hurricanes
 - Political or civil unrest, e.g. acts of terrorism
 - Any other recent or anticipated event that might affect your travel to and from the area, or your health and safety during your stay.

Note: It's highly recommended that you check travel advisories for the countries you will be visiting. Do this before you book your trip and before you travel.

Visit: travel.gc.ca/travelling/advisories



5. Visit these websites:

- Foreign Affairs and International Trade – www.international.gc.ca
- Transport Canada – tc.gc.ca

For information on:

- Local currency/exchange rates
- Visa requirements
- Vaccinations/inoculations
- Health risks, etc.
- Requirements to provide proof of out-of-country travel health insurance.

Note: If you need to carry proof of coverage, call Manulife's Customer Service Centre using the number on your benefits card. They'll send you a letter or email to confirm that you have out-of-country travel health insurance through your group benefits plan. Carry this letter and your benefits card with you when travelling.

6. Read and understand your benefits plan and what it covers. Pay special attention to anything not covered in various situations, e.g. the use of alcohol.¹

7. Ensure you have enough of your medications and carry each in its original packaging (but leave any cannabis products at home).

Note: It's particularly important to understand the benefits of Emergency Travel Assistance – what you need to do and who you need to call if you need medical aid while travelling abroad.

While you're travelling

What to do if you require medical attention

As soon as possible: if you're able, call the 24-hour emergency phone number on the back of your Manulife benefits card. If you can't make the call yourself before seeking treatment, have a friend or family member call Allianz Global Assistance from the hospital once you are there.

Allianz will ask some questions about your emergency and any potentially related medical history. Providing accurate information will help make sure you receive the right help and information about your coverage.

Here are a few things the Allianz Global Assistance representative will ask:

1. Details about the incident and the type of assistance you require.
2. Your full name, group plan number, plan member certificate number, and benefits card group number.
3. The patient's name and confirmation of provincial health insurance coverage.

If asked to pay up front: Call Allianz Global Assistance immediately. They will attempt to pay the medical provider directly, so you're not out of pocket. Acceptance of billing information is solely at the discretion of the medical provider, so at times members may be required to provide the up-front payment.

Note: Some policies have a Small Claims Filing Clause, which means that if the total cost of treatment is less than \$200 CAD, you will pay up front. To claim this back you would: 1. Submit the receipt to your government health insurance, who would provide partial reimbursement, then 2. Submit the remaining amount to your group benefits provider.

Ontario residents: As of January 1, 2020, OHIP does not include emergency travel insurance. Send claims direct to Manulife. There's no need to coordinate coverage between OHIP and your Manulife plan.

Do not surrender your passport: If asked to surrender your passport due to a medical incident or emergency, refuse to do so and contact Allianz Global Assistance immediately.

About your coverage²

While travelling outside of your province of residence, you're covered for:

- Immediate medical treatment for a sudden, unexpected injury, a new medical condition or a specific medical problem or chronic condition that was medically stable³ prior to departure.
- Emergencies related to normal pregnancies, so long as travel is completed at least 4 weeks before the due date.

Valid Government Health Insurance Plan (GHIP) coverage is required for you and your dependents.

Note: A medical emergency ends when, based on the medical evidence, a patient is considered stable enough to return to their home province or territory.

¹ Travellers are required to meet the terms, conditions and eligibility requirements of their travel insurance policy in order for their coverage to be in effect. The requirement to purchase additional coverage does not void or cancel the existing coverage from Manulife.

² All plans are subject to specific limits and maximums. To confirm which services you are eligible for, you should refer to your benefits booklet, or speak to your plan administrator or a Manulife representative.

³ A 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.

More helpful things to know

Medical records: Depending on the nature of the incident, medical records may be required from a plan member's Canadian medical providers. You may be asked to provide your authorization to access these records.

Travel claims can take longer to process than regular health and dental claims: When you call Allianz Global Assistance and start the claims process, you'll be sent the required forms. As soon as Allianz receives these forms, they can begin to collect the information necessary to process your claim.

Collection notices: Sometimes medical providers involve collection agencies to recover overdue payments. Call Allianz Global Assistance immediately if you receive a call or collection notice related to your out-of-country emergency claim. Allianz Global Assistance will work directly with the medical provider or collection agent to resolve the issue.

Calling Allianz Global Assistance

The Canada/U.S. toll-free or collect numbers are printed on the back of your benefits card (1-800-265-9977). You can also reach Allianz Global Assistance toll-free from countries that participate in the Universal International Toll-Free (UITF) service by using the international toll-free number printed on the back of your benefits card.⁴

Note: In some countries, calls may be routed via the internet to a US phone carrier. If the international toll-free number does not get you through to Allianz Global Assistance, please dial the Canada/USA 1-800 number, or call collect.⁵

⁴ UITF countries include Argentina, Australia, Austria, Belgium, China, Colombia, Costa Rica, Denmark, Finland, France, Germany, Hong Kong, Hungary, Ireland, Israel, Italy, Japan, Korea (South), Luxembourg, Macao, Malaysia, Mexico, Netherlands, New Zealand, Norway, Portugal, Singapore, South Africa, Spain, Sweden, Switzerland, Taiwan, United Kingdom (England and Scotland). This listing is subject to change. For countries not reflected on the current list, plan members should continue to use the collect number provided on their benefits card. Where collect or toll-free calls are not possible due to local restrictions, charges incurred by plan members for phone calls to Allianz Global Assistance will be reimbursed by Allianz Global Assistance upon receipt of itemized phone bills.

⁵ The reliability or quality of phone lines outside Canada are not guaranteed. This is beyond our control.

If you are planning to take your cell phone out of country, please ensure your phone is set-up to do so before you travel, including enabling roaming. This will help you be prepared and prevent possible issues when you are trying to use your cell phone in the event of an emergency. Contact your cellular provider for more guidance (before you travel). Landlines are a reliable option.

- **If you need to call from Cuba, call Allianz Global Assistance directly: 1 519 741-8450.** Cuba does not allow for toll-free calls or collect calls. Allianz Global Assistance will call you back to minimize your out-of-pocket costs. You will be reimbursed for any telephone charges incurred to call Allianz Global Assistance, excluding roaming charges.
- **Toll-free from Mexico: 00 1 800 514-3702.** In some areas of Mexico, only one zero of the international code (i.e. 001) is needed. You should confirm the prefix numbers upon arrival.
- **Toll-free from Dominican Republic: 1 888 751-4403.**
- **UITF: Country code + 800 9221-9221.** The UITF number is an 11-digit number with the middle set of numbers comprised of four digits, rather than the three-digit North American format. The country code refers to the country you are calling from and not the country you are calling. Again, you should confirm the correct country code when you arrive at your destination. Take advantage of the pre-trip assistance services offered by Allianz Global Assistance to find country codes before you leave.



What to carry checklist

- Passport (original and photo)
- Benefits card (original and photo)
- Provincial health insurance card (original and photo)
- Proof of out-of-country travel health insurance if needed
- Allianz Global Assistance toll-free / collect call numbers
- The **TripWise** app on your Android device or iPhone

Want to know more about Manulife travel insurance?

Visit <https://www.manulife.ca/for-you/insurance/explore/travel.html>

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