



Travel Benefit and Medi-Passport

YOUR EMERGENCY MEDICAL COVERAGE

A medical emergency while travelling can be a frightening and costly experience. But with your Sun Life Financial group benefits plan, you'll have the protection you need – and you'll have access to the expertise of our emergency travel assistance partner, Europ Assistance USA, Inc. (Europ Assistance) any time, 24 hours a day. Europ Assistance has one of the world's largest emergency travel assistance networks and can help you and your family through the difficult time.

Your Travel Benefit, under your Extended Health Care plan, covers you and your eligible family members for all the services and supplies eligible under your group benefits plan, while you're travelling outside the province where you live. See reverse side for more details.

What to do in a medical emergency

- You, or someone with you, must call the Europ Assistance 24-hour operations centre before receiving medical care. The toll-free numbers are on the Travel Card. Any invasive and investigative procedures (e.g., surgery, angiogram, MRI) must be pre-authorized by Europ Assistance, except in extreme circumstances. If you don't contact Europ Assistance, your claim could be reduced or declined.
- Give the customer service representative the information on your Travel Card and describe the situation.
- Stay in touch with Europ Assistance throughout the medical emergency, until they confirm that you no longer need to do so. Please give Europ Assistance your hospital, hotel or other current telephone number.

An **emergency** means an acute illness or accidental injury that requires immediate, medically necessary treatment prescribed by a doctor.

Emergency services means any reasonable medical services or supplies, including advice, treatment, medical procedures or surgery, required as a result of an emergency. When you or your family member has a chronic condition, emergency services do not include treatment provided as part of an established management program that existed before leaving your province of residence.

PLANNING A TRIP?

If you have a medical emergency while you're travelling, help is just a phone call away.



LIFE'S BRIGHTER *under the sun*

What is covered?

Europ Assistance's services

They can:

- refer you to physicians, pharmacists and medical facilities
- confirm your coverage and benefits
- facilitate payments to a hospital or medical provider, whenever possible
- monitor the medical situation, if you are hospitalized

Europ Assistance may determine, with your attending physician, that you can be moved safely to a different hospital or treatment facility, or be sent home. In this case, they will guarantee and if necessary advance payment for transporting you.

Emergency Services

Your Travel Benefit can cover you for emergency medical services, including:

- all services and supplies while in hospital
- outpatient and physicians' services
- ground ambulance service to the nearest hospital
- transportation to the province where you live for medical treatment, as appropriate
- hotel accommodation and meals if you have been released from hospital but Europ Assistance determines you are not yet able to travel

Medi-Passport services

With Medi-Passport, you're also covered for additional support services, up to the maximum amounts under your plan:

- hotel accommodation and meals, if your return trip is delayed by a medical emergency involving a covered family member travelling with you
- replacement transportation tickets, if you lose the use of your return ticket due to an emergency
- return home of unattended dependent children, if you are hospitalized
- visit by a family member, if you are hospitalized for more than seven consecutive days
- return of remains to your home province, in the event of death
- return of your personal or rented car
- help with arrangements for replacing lost or stolen travel documents and luggage
- translation services, to help you communicate with local medical personnel
- sending of urgent messages to your home or business

Things you should know

Your Travel Benefit may be subject to certain conditions and limits. For example, you may be covered for a certain number of days from the date you leave your province (such as 60 days), or you may be covered up to an overall maximum dollar amount. Also, an 'emergency' ends when you or your family member is medically stable to return to the province where you live. If you choose not to do so, any further expenses would not be covered.

Before travelling, you'll want to know the level of coverage you have for a medical emergency, and any conditions and limits that apply. Please make sure you review your coverage in detail on the Sun Life Financial Plan Member Services website or in the Extended Health Care section of your benefits booklet.

Information at a click

Visit our Plan Member Services website for more details of your Travel Benefit coverage, or to print an additional Travel Card, if needed.

- Sign in at www.sunlife.ca/member. If you don't have an access ID and password, you can register online from the Sign in page.
- On the Member Home page, select your Group Benefits contract number (under "my health and well-being").
- To print your personalized Travel Card, select **Print travel card** from the Take me to... links on the Quick view page. Carry the card with you whenever you travel outside your province.
- For details of your Travel Benefit, select **Read more** on the Print coverage card page.

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies. The contents of this brochure are a summary only; for benefit details, see the Plan Member Services website or your employee benefits booklet.

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Travel Card



Member's name: _____

Contract no.: _____

Member ID no.: _____

Card is not transferable. Not valid if group benefits have been terminated.

In an emergency, contact Europ Assistance immediately.

(This is a requirement of your plan.) Physicians and hospitals can call to confirm benefits and arrange direct payment.

Europ Assistance's call centre is open 24 hours a day.

In the USA and Canada, call: 1-800-511-4610

In Mexico, call: 001-800-368-7878

Elsewhere, call: * 202-296-7493 (call collect if available)

Toll-free dialing is not available in Cuba. Use international operator.

Fax: * 202-331-1528

E-mail: ops@europassistance-usa.com

*Add the long distance code to contact the USA.

