

Update – Out of Canada - Emergency Coverage

Per Covered Individual - Out of Province/Canada lifetime maximum \$5,000,000

Exceptions remain as follows for Plan Members and eligible dependents:

*No coverage for costs of any testing for Covid regardless of the circumstances
No coverage for costs for quarantining unless hospitalized due to contracting Covid*

Eligible Expenses - Out of Province/Country – 6 Week Maximum per out of Province visit

Eligible expenses shall include **reasonable and customary charges incurred during the first six weeks of absence from the Member's Province of residence** for the following expenses as the result of an emergency outside the Province while travelling or on vacation, to the extent that such expenses are not payable or provided under or pursuant to Medical Services Plan of B.C., Pharmacare, any other medical plan or plan of insurance, any Hospital Program or Workers' Compensation Act or by any public or tax supported authority or agency:

- 1) Charges of a hospital for services, medical supplies, co-insurance and short term stay facilities, ward accommodation and any additional charge for private or semi-private room actually occupied if ward accommodation is not available or if required by a physician, but not charges for the rental of telephones, televisions, radios or similar equipment.
- 2) Fees of physician and charges for laboratory and x-ray services when ordered by a physician.
- 3) Charges for drugs available only by prescription when prescribed by a physician but only in sufficient quantity to alleviate an acute medical condition.
- 4) Charges for local ambulance service to provide transportation to the nearest hospital equipped to provide the required treatment.
- 5) Charges for transportation, including air transportation on a regular scheduled commercial flight from the hospital providing treatment to a hospital equipped to provide adequate treatment in a patient's city of residence, subject to written approval by the attending physician and, if the total cost of transportation will exceed \$1,000, the prior approval of the Trustees.

If you are outside your Province/Country of residence for longer than 6 weeks, it will be necessary for you to obtain additional coverage from a travel insurance provider.

Out of Province/Country coverage is *not provided* for you or your dependants if you are travelling outside your Province/Country of residence *against the advice of your physician or if there is a health advisory against travel to your destination as determined by the Government of Canada.*

All Out of Province/Country claims are facilitated through Allianz Global Assistance. Allianz is the dedicated travel insurance provider through Co-operators.

Should you require emergency treatment while travelling, please have the attending physician or hospital contact Allianz at: 1-888-440-2667 in Canada & the U.S. All other countries, please call collect: 1-416-340-1316. When calling, please advise your Group Policy Number 42101 along with your Member Plan ID.