Understanding your Emergency Medical Travel coverage

Emergency Medical Travel coverage is available as part of your OE955 Health & Wellness coverage. If you require access to a doctor or a hospital in the event of an emergency outside of your province of residence, you can rely on our travel assistance service to support you and your dependants.

In a medical emergency, the travel assistance service will:

- verify your eligibility for coverage under your group plan,
- assist you in locating an appropriate medical facility for treatment,
- provide emergency response and communication in most major languages,
- coordinate payment to the medical facility,
- monitor medical treatment, and
- arrange emergency medical transportation or evacuation if required.

TRAVEL EMERGENCY CONTACT

In the event of a medical emergency, contact the emergency access numbers below. You can also find these contacts on the Alberta Blue Cross® app or **website**.

- **Canada and the United States (toll free):** 1-888-772-2583

- **All other countries, or if you have any difficulties with the toll-free number, call collect:** 1-403-225-4289

WHAT IS COVERED?

Alberta Blue Cross will provide coverage for emergency medical expenses and 24 hour medical travel assistance including expenses to visit the covered person, return of dependent children and expenses related to injury, illness or hospitalization outside of Canada.

Claims for all benefits are subject to Alberta Blue Cross maximums, limitations, exclusions or usual and customary fees.

WHAT IS NOT COVERED?

Costs for trip cancellation, trip interruption and lost luggage are not eligible for reimbursement under your group benefit plan.

BEFORE YOUR TRAVEL

Keep your updated Alberta Blue Cross ID card with you at all times when you travel. You can print a new card by signing in to the member site at www.ab.bluecross.ca or by calling Customer Services at 1-800-661-6995 to request an updated ID card by mail.

If you have an Apple or Android device, download the My Benefits app for offline access to your ID card anywhere in the world.

Note: If your doctor or specialist advised you against travel due to a medical condition, please respect their advice.

WHAT TO DO IN CASE OF A MEDICAL EMERGENCY

In the event of a medical emergency while outside of your province of residence, contact us at the following numbers:

*   **Canada and the United States (toll free):** 1-888-772-2583

*   **All other countries, or if you have any difficulties with the toll-free number, call collect:** 1-403-225-4289

If possible, please call the emergency access number as soon as you can before receiving treatment. Failure to verify your coverage prior to treatment may invalidate your claim. Please note that if you are unable to reach the travel assistance service, proceed with treatment as medically required and continue trying to make contact.

HOW TO CLAIM

Complete an **Emergency Out of Province/Out of Country claim** form and an **Insurance Claim Consent and Authorization form**. These forms can be found online at www.ab.bluecross.ca.

SUBMIT RECEIPTS WITHIN 12 MONTHS OF RECEIVING MEDICAL TREATMENT

Submit your receipts or itemized statements to Alberta Blue Cross with the completed **Emergency Out of Province/Out of Country claim** form and the **Insurance Claim Consent and Authorization** form.

Claims must be received by Alberta Blue Cross within 12 months of the date of service. When submitting claims to Alberta Blue Cross, always include the following information:

*   Diagnosis and details of the services the patient received.

*   Original invoice and other supporting receipts.

*   The plan member's Alberta Blue Cross ID number.

*   The plan member's personal health number on their provincial health card.

COORDINATION OF BENEFITS

If you have emergency medical travel coverage through another provider, Alberta Blue Cross will work with the other insurer(s) to coordinate payment of your medical bills. Total benefits paid by all insurers cannot exceed 100 per cent of the eligible medical expenses.

QUESTIONS?

Call Alberta Blue Cross at 780-498-8000 (Edmonton and area) or 1-800-661-6995 (toll free).