

Emergency Medical Travel

Exclusions and Limitations

Emergency Medical Benefits are provided as a result of a medical emergency due to an unforeseen accident or illness which occurs outside the eligible plan member's or eligible dependent's province of residence. The maximum benefit payable for Out-of-Province Emergency Travel is \$5,000,000 per eligible member/dependent per incident.

Your Alberta Blue Cross ID card contains the information you will need to use the emergency medical travel plan. Keep your card with you at all times while travelling, and contact the Travel Assist line immediately if you or a family member requires medical attention.

Exclusions and Limitations

1. Coverage is effective on the latter of:
 1. The time of crossing the provincial border, or
 2. The effective date of the employee's Out of Province Emergency Travel Benefit
2. The coverage terminates on the earliest of:
 1. At the end of the benefit period (30 days), or
 2. At the provincial border on the return trip home, or
 3. As 12:00 midnight on the employee's termination date
3. Benefits are payable for eligible expenses incurred only during the period this coverage is in force
4. The total amount payable for eligible expenses will not exceed the Out of Province Emergency Medical Travel Plan maximums as indicated in the summary
5. Blue Cross will not accept liability if services are provided by a Health Care Professional who is related to the employee
6. Blue Cross will not pay for any benefits relating to pregnancy or childbirth complications, including treatment for the newborn, if the medical emergency occurs after the 32nd week of gestation or is the result of the deliberate inducement of a miscarriage
7. Blue Cross will not accept liability for hospitalization and related expenses if the travel assistance service is not contacted within 24 hours of admission. Failure to

- contact the travel assistance service may result in payment if medical expenses being denied or delayed.
8. Blue Cross, in consultation with the attending Health Care Professional or travel assistance medical advisor, reserves the right to transfer the employee to another hospital or to return the employee to their province of residence. If an employee is medically able to return to their province of residence and refuses to comply with the transfer request, Blue Cross will be absolved of any further liability, whether related to the initial incident or not.
 9. Benefits are not covered if expenses are incurred when the employee could have been returned to their province of residence without endangering their life or health, even if the treatment available in their province of residence may be of lesser quality than the treatment available outside their province of residence or even if the employee must go on a waiting list for the treatment
 10. Blue Cross' liability is limited to expenses incurred as a result of a sudden illness or accident which occurs outside of the employee's province or residence.
 11. Benefits are not covered if travel is booked or commenced contrary to medical advice or if medical attention is anticipated during the travel period. Blue Cross has the right to obtain medical information from the employee's physician(s) and may request an assessment by an independent physician(s) or specialist(s).
 12. Services or treatments are not covered, regardless of the nature of the claim, if an employee travels to another province or country primarily for hospitalization or services rendered in connection with:
 1. Seeking medical advice, surgery, a second opinion or treatment, intentionally or accidentally, even if the trip is on the medical recommendation of a Healthcare Professional, or
 2. General health examination for "check-up" purposes, or
 3. Rehabilitation or on-going care in connection with drugs, alcohol or any other substance abuse, or
 4. In the nature of a rest cure or travel for health, or
 5. For cosmetic purposes, or
 6. Experimental or unconventional procedures, or
 7. Elective services, or
 8. Ongoing maintenance or an existing condition.
 13. Benefits are not covered for hospital accommodation or treatment that is received in a hospital, other than a general active treatment hospital, such as a chronic care hospital, a chronic care unit of a general active treatment hospital, a convalescent hospital, nursing home, or health spa.
 14. Benefits are not covered if emergency medical care expenses are incurred in a country, region or city, when a written formal notice was issued by the

Department of Foreign Affairs, Trade and Development of the Canadian government, or its equivalent, prior to the departure date advising Canadians to avoid all travel to that country, region or city unless the incident is unrelated to the posted warning.

15. This coverage is only available to employees who are covered by a Canadian provincial government health program.
16. The following benefits are not covered unless prior approval is received from the travel assistance provider and are subject to the discretion of Blue Cross:
 1. Medical evacuation air ambulance services, or
 2. Medical evacuation repatriation, or
 3. Friend/family hospital visits, or
 4. Friend/family identification of deceased, or
 5. Vehicle services, or
 6. Return of dependent children, or
 7. Return of personal items, or
 8. Return of pet(s)
17. Payment will be made by Blue Cross by cheque upon receipt and appraisal of the necessary charges and information concerning the accounts as detailed. Claims must be supported by receipts from the commercial organizations. Payment will be made in Canadian currency, based on the rate of exchange in effect at the time the service was performed or supply was obtained.
18. Benefits are not covered if expenses are incurred due to:
 1. Suicide, attempted suicide or self-inflicted injury, whether sane or insane, or
 2. Abuse of medication, toxic substances, alcohol or the use of non-prescription drugs, or
 3. Driving a motorized vehicle while impaired by drugs, toxic substances or an alcohol level of more than 80 milligrams in 100 milliliters of blood, or
 4. Commission of or attempt to commit, directly or indirectly, a criminal act under legislation in the area of commission of the offense, or
 5. Participation in an insurrection, war or act of war (declared or not), the hostile action of the armed forces of any country, service in the armed forces, hijacking, terrorism, participation in any riot or public confrontation, civil commotion, or any other act of aggression.
19. All eligible expenses listed in the Out of Province Emergency Travel summary shall be payable upon submission of certification by the attending Health Care Professional that services included in the eligible expenses have been required for emergency treatment.
20. Blue Cross will not pay for interest charges on any service or supply

21. Blue Cross may request proof of departure upon receipt of a claim
22. The travel benefits are available to the member and their eligible dependents
23. Neither Blue Cross nor the travel assistance service shall be responsible for the availability, quality or results of any medical treatment or transportation or the failure of the member to obtain medical treatment
24. If the member is entitled to similar Emergency Travel Benefits under any other individual or group contract including, but not limited to, Government Health Programs, credit card coverage or private health/auto insurance plans, Blue Cross will coordinate the payment of Emergency Travel benefits with the other insurer(s). Payment of the total Emergency Travel Benefits by all insurer(s) cannot exceed 100% of the eligible expenses which was incurred.
25. Coverage will be extended for a maximum of 72 hours following the lesser of the benefit period (30 days) or reduction when:
 1. Return is delayed due to hospitalization, the extension of coverage begins on the hospital discharge date, or
 2. Return is delayed by order of the attending physician or the travel assistance service medical advisor, due to a covered illness or accidental injury, or
 3. Return is delayed due to the delay of a common carrier (airplane, bus, taxi, train) on which the member is a passenger or the delay caused by a traffic accident or mechanical failure of a private automobile en route to the departure point. Claims must be supported by documentary proof.