

# Supplementary Health Benefit Plan

## Out of Province/Country Emergency Medical Coverage

- *what benefits are provided?*
- *benefit limitations*
- *how to submit a claim for benefits*

### Out of Province/Country Medical Coverage

Many staff members, and their eligible dependents, travel outside of Manitoba and Canada on business, pleasure or for furthering their education, and may be in need of travel health benefits.

Under the Supplementary Health Benefit Plan, you may be covered for expenses for eligible hospital confinement, medical services or supplies that result from an emergency - a sudden or unexpected injury, illness, or acute episode of disease. Expenses for non-emergency treatments or services are not covered by this Plan.

### WHO'S COVERED?

The Plan pays for emergency expenses provided you or your dependents are:

- eligible as defined by the Plan at the time of travel, and
- covered by the health plans administered by the Manitoba Health Services Commission (MHSC)

### WHAT'S COVERED?

Reimbursement for emergency expenses is as follows:

Employee Group	Plan Pays For
Active Full-Time	100% of in-hospital expenses (no maximum), 80% out-of-hospital expenses up to \$500, 100% thereafter up to \$100,000 lifetime maximum*
Active Part-Time	70% of in-hospital expenses (no maximum), 55% out-of-hospital expenses up to \$500, 70% thereafter up to \$70,000 lifetime maximum*

\* *Lifetime maximum encompasses reimbursement relating to all claims whether Out of Province/Country or while at home in Manitoba.*

*Each claim for benefits is assessed by the insurance company individually based on the severity of the incident experienced by a staff member or eligible dependent.*

## **WHAT'S NOT COVERED?**

Expenses for the following services or situations would not be covered by the Plan:

- Treatments which are required as part of regular care and maintenance of a chronic condition, especially if an episode of illness is typical for the individual and/or medical disease. Examples of chronic conditions include, but are not limited to, diabetes, asthma, Crohn's disease, epilepsy, back problems or chronic migraines.
- Routine expenses associated with pregnancy such as routine fetal checkups, blood tests, or delivery after the 34th week.
- The cost of prescription drugs purchased outside the country, or
- The cost of prescription drugs purchased outside the province, but within Canada, that are NOT listed as eligible by the Manitoba Pharmacare formulary.
- Claims for or on account of hospital confinement, medical services and supplies, disability, death or injury resulting from:
  - service, including part-time or temporary service, in the armed forces of any country or
  - war (declared or undeclared), insurrection or participation in a riot.

## REPORTING A MEDICAL EMERGENCY

If you are traveling outside of Manitoba or Canada and you have a medical emergency, report your claim to the insurance company, Great-West Life. Please call during regular business hours, or the following business day. Your policy number is 20778.

Phone Great-West Life and direct your call to the out-of-country/province claims department toll-free at 1-800-957-9777 (Canada or United States only) or collect at (204) 942-3589.

Great-West Life may be able to help you avoid incurring expenses that are not covered by the Plan. Early intervention by Great-West Life may result in you or your eligible dependents being transported home.

### How to Submit a Claim

1. Once you return home, send the Manitoba Health Services Commission (MHSC) the following written information:
  - the original medical statement/bills. Keep a copy of these receipts for your records and later submission to Great-West Life, and
  - the dates of your departure and arrival in Canada and a brief description of the medical emergency.
2. The MHSC will notify you once their review of your claim is completed.
3. Complete a Statement of Claim - Out-of-Country Expenses claim form. These forms are available from the Staff Benefits Office.
4. attach a copy of the receipt(s) and the original statement(s) of payment or denial from the MHSC to the claim form.

NOTE: Great-West Life require original receipts for all expenses which are not eligible for reimbursement by the MHSC.

Expenses incurred inside Canada must be claimed on a separate form.

5. Return the completed form and attachments to the Staff Benefits Office.

### **Travel Check List**

Before you travel, be sure you've done everything you can to ensure the continuation of your health insurance. Have you:

- Confirmed eligibility for benefits for you and your dependents by phoning the Staff Benefits Office?
- Asked Great-West Life to confirm coverage for you and your dependents if your destination is considered dangerous, or known for civil unrest or war? You can phone 942-3589 to get this information.
- Confirmed your coverage with MHSC if you plan on being out of province for more than three months? Where it is not possible for a temporary absence from the province, to retain insured status with the Manitoba Health Services Commission, a staff member should arrange coverage for himself and any eligible dependents, under another basic medical and hospital plan. By so doing the member can avoid the possibility of incurring substantial medical costs.
- Kept a copy of this brochure with the telephone numbers to report a medical emergency to Great-West Life with your travel documents?

### **QUESTIONS OR CONCERNS?**

#### **Contact:**

Staff Benefits Office  
Room 180, Continuing Education Complex  
University of Manitoba  
R3T 2N2  
Phone (204) 474-7428  
Fax (204) 474-7640