

# Proposed Out of Country Coverage and Travel Assistance

AMAPCEO and the OPS Employer have reached a new tentative agreement to extend our current contract for four years, adding a 7.5% increase in salary over that period, a few new entitlements, and without concessions.

One of the provisions in the proposed contract is the option to buy Out of Country Medical Coverage and Travel Assistance.

The following is a summary only. This information has been provided by the Employer and is subject to change.

## Overview

Out of country benefit is 100%, \$1,000,000.00 lifetime, no deductible and limited to trips of 90 days or less.

## Services & Supplies

Great-West Life covers the following services and supplies when related to the initial medical treatment:

1. treatment by a physician.
2. diagnostic x-ray and laboratory services.
3. hospital accommodation in a standard or semi-private ward or intensive care unit, if the confinement begins while the person is insured under this benefit provision.
4. medical supplies provided during a covered hospital confinement.
5. paramedical services provided during a covered hospital confinement.
6. hospital out-patient services and supplies.
7. medical supplies provided out-of-hospital if they would have been covered in Canada.
8. drugs.
9. out-of-hospital services of a professional nurse.
10. ambulance services by a licensed ambulance company to the nearest centre where essential treatment is available. Alternative benefits are available on the same basis as they are for ambulance services provided in Canada.

## Definition of Medical Emergency

A medical emergency is considered to be:

- A sudden and unexpected injury; or
- The onset of a condition not previously known or identified prior to departure from Canada; or
- An unexpected episode of a condition known or identified prior to departure from Canada.

An unexpected episode means it would not have been reasonable to expect the episode to occur while travelling outside Canada. Where it is indicated that the patient was suffering from symptoms before departure from Canada, Great-West Life may request medical documentation to determine whether a pattern existed to the extent that it could have reasonably been anticipated that the patient may require medical treatment while outside Canada. For pregnant travelers, this means that any pregnancy-related expenses incurred outside Canada may not be covered if, for example, they are incurred:

- on or after day 1 of the person's 35<sup>th</sup> week of pregnancy; or
- at any time prior to the 35<sup>th</sup> week of pregnancy and the person's Canadian physician considers the pregnancy to be high risk.

## Coverage

Out-of-country emergency care is covered if:

1. it is required as a result of a medical emergency arising while the person is outside Canada for vacation, business, or education; and
2. the person is covered by the government health plan in their home province

## Cost

The program is employee-paid and costs \$6.11 / month for individuals and \$9.63 / month for families.

Costs are subject to change.