



**Questions and Answers – July 2014**  
**ISI Emergency Travel Medical Program**  
**Retirees with Pre-Existing Condition Limitation**

**I'm a Retired University professor, what should I know about my Emergency Medical Travel Insurance?**

1. Contact your Human Resources Department to verify your eligibility under the policy
2. Please obtain your Membership Card prior to travelling. A pdf or a photocopy of the Membership card is acceptable. The important information that you must always have on hand is the Policy number (unique to each University) and the Identification Number #427 E (unique to the Atlantic Region).

Sample Membership Card:

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|  <p><b>MEMBERSHIP CARD</b><br/>ASSISTANCE PROGRAM</p> <p>PLEASE CARRY THIS CARD WITH YOU!</p>  <p><b>SSQ</b> Financial Group<br/>We thrive on mutual trust</p> | <p style="text-align: center;">IN THE EVENT OF AN EMERGENCY, IMMEDIATELY CALL :</p> <p style="text-align: center;"><b>1-866-783-9473</b>      <b>514-285-8195</b></p> <p style="text-align: center;">Toll free from U.S.A. and Canada.      Call collect from elsewhere in the world.</p> <p style="text-align: center;">THIS SERVICE IS OFFERED BY OUR PARTNER AXA ASSISTANCE AND IS AVAILABLE<br/>24 HOURS A DAY, 7 DAYS A WEEK.</p> <p>Identification N° : <input type="text"/></p> <p>Policy N° : <input type="text"/></p> <p style="text-align: right; font-size: small;">MW/5527A (2012-03-20)</p> <p style="text-align: center;"><b>SSQ Insurance Company inc.</b></p> |
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3. In the event of an Emergency, please contact the toll-free numbers captured on the Membership Card, as follows:

**1-866-783-9473 – when calling from Canada or U.S.A**  
**514-285-8195 – Call collect from elsewhere in the world**

**\*\* AXA Assistance is available 24 hours a day, 365 days a year for any medical, travel or personal emergency. AXA Assistance is SSQ's emergency medical provider.**

**What is a pre-existing medical exclusion?**

**Answer:** The Emergency Medical Travel insurance program has a pre-existing medical condition exclusion clause for all retirees covered under the policy. The travel policy does not cover loss (fatal or non-fatal) or expenses for all retirees caused by or resulting from:

Any condition for which the Insured Person received medical advice, consultation or treatment within six (6) months prior to the commencement of a Trip, with the exception of a Chronic Condition<sup>1</sup> which is under treatment and Stabilized<sup>2</sup> by the regular use of prescribed medication.

**What if my attending physician writes a note indicating that I have a clean bill of health, does the pre-existing medical exclusion still apply?**

**Answer:** Yes. The pre-existing medical exclusion still applies and the insured is still expected to pay out-of-pocket and submit his receipts for reimbursement. SSQ's claims department must complete the analysis of the individual's medical records to determine if the claim is payable as per the terms and conditions of the policy.

**Are Retirees expected to pay out-of-pocket for all/any incurred claims while travelling out of country?**

**Answer:** The Emergency Medical Travel policies have a pre-existing medical exclusion for all retirees covered under the said policy. Therefore, in the event of an emergency and AXA Assistance is notified, an assessment of the situation is performed by the assistance provider to determine if the member is active or retired and to determine if the pre-existing condition limitation clause is applicable.

When the pre-existing condition limitation clause is applicable, the insured individual is expected to cover the incurred claim out-of-pocket and submit his/her receipts for reimbursement. This is not new to SSQ. However, we are noticing that hospitals are now insisting on payment rather than issuing an invoice.

When the pre-existing condition limitation clause is not applicable, AXA Assistance will pay the medical provider directly when possible.

The direct billing option is not always available to retirees firstly because the medical providers have no obligations to accept direct billing arrangements. Furthermore, the additional medical investigation that is required to determine if the claim is a result of a pre-existing medical condition or not takes time and payment guarantees cannot be issued until the eligibility of the claim is confirmed.

The pre-existing condition limitation should not be interpreted as "no coverage". The insured will be reimbursed, if the claim is not deemed to be as a result of a pre-existing medical condition. The claim may be payable under the policy as per the terms and conditions of the policy, but the expectation to pay out-of-pocket should be anticipated.

**Is there a pre-approval process whereby I could be approved prior to travelling, therefore would not have to pay for any incurred claims out-of-pocket?**

**Answer:** SSQ does not allow for pre-approvals.

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<sup>1</sup> "Chronic Condition" means a disease or disorder which has existed for a minimum of six (6) months.

<sup>2</sup> "Stabilized" means there has not been a change in the medical condition requiring medical or psychiatric intervention for a minimum of six (6) months. Adjustments in doses of Warfarin or Coumadin are not considered to be medical intervention for the purpose of this definition, as long as the attending physician can confirm that the Insured Person's condition is stabilized before the date of departure.

**Does SSQ provide a listing of preferred hospitals based on the specific destination?**

**Answer:** SSQ does not provide such a listing. We provide assistance to members based on their medical emergency and we ensure that the member is sent to the hospital that is best equipped and able to provide the necessary care. Medical referrals while traveling are available when calling AXA Assistance. The option of having travel planning services through this travel policy is currently not available.

**In the event of a car accident, would AXA Assistance pay for all incurred claims directly to the medical provider or is the retiree responsible to cover the cost upfront and submit his receipts for reimbursement?**

**Answer:** If as a result of a sudden unexpected accident, AXA Assistance would cover the cost directly with the medical provider, when possible. Given that an accident is not as a result of a pre-existing medical condition. AXA Assistance needs to be notified as soon as possible to enable direct settlement with the medical provider. The medical provider has no obligation to accept AXA Assistance guarantees of payment.