

Travel Benefits - FAQ

Transition to Medavie Blue Cross

When does my travel coverage with Medavie Blue Cross start?

Your travel coverage with Medavie Blue Cross will begin on April 1st, 2026.

What happens if I am travelling outside of my province of residence or outside Canada and need emergency medical coverage?

If a medical emergency occurs while travelling, the following carrier should be contacted:

- Occurs on or before March 31st, 2026 – Beneva
- Occurs on or after April 1st, 2026 – Medavie Blue Cross

Note: Remember to carry the applicable benefit cards based on your travel dates and contact the appropriate insurance carrier before any medical expenses are incurred, if possible.

What happens if I have an emergency medical incident while covered by the previous carrier, but the treatment continues after we transition to Medavie Blue Cross? How are the claims handled?

If an emergency occurs during the transition from one insurance carrier to another, the insurer covering you **on the date the emergency begins** is typically responsible for the entire claim.

- If the emergency starts **before the old policy ends**, the previous carrier will handle the claim, even if treatment continues after the new policy begins.
- If the emergency starts **after the new policy begins**, Medavie Blue Cross will handle the claim.

For example, if you get sick or injured on March 29th and you require hospitalization until April 2nd, Beneva will be responsible for supporting you until everything related to your claim is resolved.

Travel Coverage

Coverage details

Emergency Medical travel	\$2,000,000 per incident, per member
Coverage period (# days per trip)	180 consecutive days
Referral Out of Country	\$500,000 per lifetime
Trip Cancellation	No coverage

What if I need medical attention while travelling?

In the event of a travel emergency, call our travel assistance number as soon as possible and when safe to do so, if possible BEFORE consulting for medical care.

Call our toll-free number:

Calling from	Members based in	
	All provinces (except Quebec)	Quebec
Canada and the U.S.	1-800-563-4444	1-866-491-7726
Anywhere else	1-506-854-2222 (collect)	1-514-286-7726 (collect)

On your first call, you'll be asked for the following:

- Your Medavie Blue Cross ID card and provincial health card numbers
- Your name and employer's name
- Your birthdate
- Your home and travel addresses
- Your dates of travel
- A contact number
- Details of your current medical situation
- Access to other forms of coverage, if applicable

If someone is calling for you, they will be asked to provide the above information on your behalf. Depending on the situation, other questions may be asked. A file number will be given and needs to be noted and quoted each time you call.

Why is it important I call the Worldwide Travel Assistance first?

It is important in the event of a travel emergency to contact our travel assistance number as soon as possible, and when it is safe to do so, ideally before seeking medical care.

When you call, the team can confirm the details of your coverage and explain what services are included under your plan and connect you with trusted, accredited health-care providers. This helps ensure that you receive the appropriate care without unexpected or unnecessary costs. In most countries, direct billing can be pre-arranged with the medical facility. This often means you can avoid paying out of pocket for treatment at the time of service. Additionally, if you are travelling in the United States, contacting Worldwide Travel Assistance ensures that you have access to your BlueCard benefits, giving you access to an extensive network of qualified medical providers.

If your medical service has already been authorised by Worldwide Travel Assistance and a provider still requests an upfront payment or deposit, you should inform your Worldwide Travel Assistance representative right away. In many cases, direct payment to the provider can be arranged on your behalf so that you do not have to pay out of pocket.

What is the BlueCard?

The BlueCard gives you access to the largest health care network in the U.S. Get the medical attention you need without paying out-of-pocket authorized services when you present your digital BlueCard. Your BlueCard is accepted by any Blue Cross® Blue Shield® provider in the U.S. thus providing you exceptional care like a local Blue Cross® Blue Shield® cardholder.

Where can I find the number to call in case of an emergency while traveling?

Our travel emergency phone number is indicated on the back of your member ID card. Remember to bring it with you along any important documents and make copies in case you lose it.

Alternatively, the information can be found on the member card displayed on the Medavie Mobile app or Member services site.

Is trip cancellation covered under my policy?

No, the emergency medical travel policy covers emergency medical expenses incurred while travelling out of province/country only. Costs associated with the cancellation of a trip are not covered.

Am I required to submit claims to my Provincial Plan prior to my submission to the Worldwide Travel Assistance?

No, please send claims directly to the Worldwide Travel Assistance service who will arrange for any coordination required with the Provincial Program.

What if the country I'm travelling to requires proof of coverage?

Please contact Medavie Blue Cross at 1-800-667-4511 to request a letter of confirmation of coverage.

Do I need to contact the Worldwide Travel Assistance for non-emergencies?

Your Travel policy provides coverage for emergencies resulting from unexpected illness, injury, and sickness while travelling abroad, and not preplanned. You can contact the Worldwide Travel Assistance and they will advise if you should pay out-of-pocket for the incurred claim.

Active Employees

I have existing medical conditions — will I be covered when travelling?

Your Travel coverage generally works under a **“unexpected and not preplanned”** model. This means you are covered for unforeseen medical emergencies that occur while travelling.

Because every situation is different, Active Employees are encouraged to call for a Pre-Travel Consultation to understand how their health history may affect their emergency coverage during travel.

What is a Pre-Travel Consultation?

A Pre-Travel Consultation is a personalized, phone-based support service provided through Worldwide Travel Assistance. When you call the Worldwide Travel Assistance number and choose “Pre-Travel Questions”, you are connected with a Registered Nurse who can:

- Review how your Travel coverage applies to *your* medical condition(s)
- Clarify how “unexpected and not preplanned” coverage works
- Discuss what may or may not be covered based on your recent medical history
- Help you prepare confidently for your upcoming trip

Retirees, if applicable

I have existing medical conditions — will I be covered when travelling?

The Retiree travel plan includes a stability clause, which 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.

Retirees have the option to request written confirmation from Worldwide Travel Assistance. This involves completing a Medical Questionnaire with your physician that is sent to Worldwide Travel Assistance for consideration. If the condition is then confirmed as stable, you will receive a decision letter stating that the condition *will* be covered during travel (if nothing changes before departure).

Retirees can also call for a Pre-Travel Consultation.

PLEASE REFER TO YOUR BENEFITS BOOKLET FOR FULL COVERAGE LIMITATIONS AND EXCLUSIONS