

**Emergency Medical Travel Insurance  
Memorial University of Newfoundland  
Policy #1HZ50**

**Frequently Asked Questions**

**1. Is there a \$500 deductible?**

No. There are no deductibles and/or copayments on the travel program. For non-emergency claims (i.e. visit to physician for minor expenses) anything under \$500 is typically paid for by the Insured and receipts are submitted with a claim form for reimbursement upon their return home.

The toll-free number on the back of the Membership Card should only be used in the event of an emergency; we typically suggest that you would use this number the same you would 911, for example.

**2. Who do I call if I have questions about the Travel program?**

General enquiries with respect to policy provisions should be directed via your Human Resources Department. For specific questions about the pre-existing medical condition exclusion, you can call SSQ at 1-800-848-0158.

\*Please note SSQ cannot confirm if you are covered under the Travel program. Also, we cannot provide you with a Travel Membership Card or a booklet – these documents can be obtained by contacting the Human Resources Department at MUN.

**3. I called Medavie Blue Cross – why did they refer us to SSQ?**

Medavie Blue Cross is the provider of your Group Medical Plan. SSQ is the provider of your travel coverage and AXA Assistance is our Emergency Medical provider.

**4. Are my Dependents eligible for Travel coverage?**

Our plan matches what you have under your Group Medical Plan. For confirmation as to whether you have Single or Family coverage, please contact your Human Resources Department.

**5. Is there limited or restricted coverage due to a pre-existing medical conditions?**

For active employees there are no pre-existing medical condition exclusion. However, for retirees the following pre-existing clause is applicable:

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 which is under treatment and Stabilized by the regular use of prescribed medication;

“Chronic Condition” means a disease or disorder which has existed for a minimum of six (6) months.

“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.

\*\*Please refer to your booklet for a full listing of Exclusions and Limitations

**6. When do I call AXA Assistance?**

In the event of an emergency, AXA Assistance should be contacted immediately. You may also contact AXA Assistance prior to travel for information on passports, visas, required vaccinations and any restrictions that apply to the country you are visiting. Please note that AXA Assistance cannot provide you with specific information about your policy.

**7. Where do I submit my claim?**

All Atlantic claims should be submitted to our Montreal claims office (address on claim form), and as follows:

SSQ Insurance Company Inc.  
Attn: Claims Department  
1200 Papineau Avenue, 4<sup>th</sup> floor  
Montreal QC H2K 4R5

If you wish to know the status of your claim, you can contact our claims department directly (be sure to have your policy number handy):

Toll-free: 1-855-395-2520  
Email: [claims.spgroup@ssq.ca](mailto:claims.spgroup@ssq.ca)

**8. Do I need to submit my Provincial Plan before submitting to SSQ?**

No, please send claims directly to SSQ and we will do any co-ordination required with the Provincial Plan.

**9. I need a new SSQ Membership Card.**

Please contact your Human Resource Department. A PDF of the card may also be available on the University's web-site.

**10. Can we laminate our SSQ Membership Card?**

Absolutely!