

Memorial University Pensioners' Association

Emergency Travel Health Insurance
Supplied by SSQ Insurance Inc.
(Beneva)



Travel Health Insurance

Agenda

- Background on Travel Health Plan
- Coverage
- Pre-Existing Condition Exclusion
- Out of Country Referral
- Covid-19
- Making a Claim
- Questions

Travel Health Insurance

- Provided by SSQ Insurance - since May 2010
- Recently merged with La Capitale
- Soon to be known as Beneva
 - Transition to occur 2023-25
- The 4th largest group insurance provider in Canada



Travel Health Insurance

- Travel plan is complementary to the University's standard health plan;
- Must maintain provincial health care coverage (eg MCP)
- Emergency, out of Province coverage
- Reimbursement at 100% of eligible expense
- Travel coverage period is 180 days per trip
- Does not cover trip cancellation or baggage loss



Travel Health Insurance

Who is eligible?

- All full-time permanent employees and certain contractual employees – mandatory
- Retirees and principal beneficiaries receiving a pension from the MUN pension plan – optional
- Certain retirees who participated in alternate retirement savings plans - optional



Travel Health Insurance

Retiree Rates Effective April 1, 2022

	Monthly	Previous Rates
Single	\$2.84	\$3.54
Family	\$4.89	\$6.12

Rates reduced by 20% and guaranteed for 2 years



Travel Health Insurance

Medical Reimbursement Benefits include:

Semi-private hospital

Nurse - \$10,000 per incident

Prescription drugs – 30 day supply

Physiotherapy - \$1,000 per incident

Ground ambulance - \$5,000 per incident

Surgery and Physician

Paramedical practitioners (\$500 per chiro, massage, psych, etc.)

Rental of medical equipment



Travel Health Insurance

Maximum Coverage: \$1,000,000 per incident plus:

	<u>Maximum</u>
Evacuation	Unlimited
Repatriation	\$15,000
Family Transport / lodging (min 4 days in hosp)	\$5,000
Return of Vehicle	\$500
Rental Expense (hospital TV & Phone	\$200
Hotel Convalescence (min 7 days in hosp)	\$1,000
Emergency Dental Treatment	\$2,000



Travel Health Insurance

Pre-existing Condition Exclusion

The policy does not cover expenses 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 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 that there has not been a change in the medical condition requiring medical or psychiatric intervention for a minimum of six (6) months. (Adjustments of Warfarin or Coumadin excluded provided physician confirms condition stable)



Travel Health Insurance

Pre-existing Condition Exclusion

A common exclusion in group travel health plans.
What can you do?

Discuss your condition / coverage with SSQ prior to travel
1- 800-848-0158 (Halifax Office)



Travel Health Insurance

Referral Services Outside Canada

- Referral must be recommended by your physician and be approved by the Canadian federal and/or provincial health and hospitalization plan
- Services must be medically necessary and not available in Canada
- Must be pre-approved by SSQ
- Benefits include hospital, physicians and surgeons, ambulance and attendants, etc
- Lifetime maximum of \$500,000

COVID-19

- There are no exclusions for COVID-19.
- Normal emergency medical expenses incurred as a result of COVID-19 are covered as per the policy:
 - Hospital charges
 - Physician
 - Drugs
 - Etc.

COVID-19

What costs are not covered?

- Mandatory COVID-19 screening tests, performed at the request of a government authority before returning to Canada
- PCR / Rapid Tests
- Lodging and meals due to quarantine and self-isolation
- Additional costs incurred while waiting for COVID-19 test results, (for example, costs for a new plane ticket, change fees for an existing ticket, accommodation or living expenses, etc.).



Travel Health Insurance

Making a Claim

< \$500 paid by plan member and submitted to SSQ for reimbursement

Claims forms available from Human Resources

> \$500 – contact AXA Assistance at Tel # on member card
AXA will coordinate with health care facility

Notice of loss – provide to SSQ within 30 days

Proof of loss – provide to SSQ within 90 days



Travel Health Insurance

Who is AXA Assistance and what can they do?

Emergency Medical Assistance	Non-Medical Assistance
Referrals to physicians and health facilities	Help with replacing travel documents while travelling
Replacement medication	Contact information for embassies and consulates
Medical monitoring / updates to family Emergency messages to / from family	Help with initial legal consult if civil or criminal problem in foreign country
Medical evacuation to nearest health facility	Emergency telephone translation
Special assistance on emergency transportation	Help with travel plans for family member to join member in hospital
Arrangements in the event of death	



Travel Health Insurance

Contact Information

- MyHr myhr@mun.ca (709) 864-2434
- SSQ General Enquiries (Halifax) 1-800-848-0158
- AXA Assistance



IN THE EVENT OF AN EMERGENCY, IMMEDIATELY CALL :

1-866-783-9473
Toll free from U.S.A. and Canada.

1-514-285-8195
Call collect from elsewhere in the world.
Enter the international access code of the
country before the above telephone number.

SERVICE OFFERED BY AXA ASSISTANCE AND AVAILABLE 24/7.

FOR QUESTIONS REGARDING CLAIMS: **1-855-395-2520**

Identification N° : 427 E

Policy N° : 1HZ50 - Memorial University

SSQ Insurance Company Inc.



Travel Health Insurance

Questions / Concerns

My contact information:

Glen Roberts
glenr@mun.ca
864-4621

or myhr@mun.ca
864-2434

MUNPA:

retirees are represented on both the University Benefits Committee and Pensions Committee