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 (e.g., 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

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<th>Monthly</th>
<th>Previous Rates</th>
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<tbody>
<tr>
<td>Single</td>
<td>$2.84</td>
<td>$3.54</td>
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<tr>
<td>Family</td>
<td>$4.89</td>
<td>$6.12</td>
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</table>

Rates reduced by 20% and guaranteed for 2 years
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:

- **Evacuation**
- **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)
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)
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
SSQ Claim Form

- Contact myhr@mun.ca or call 864-2434
## Travel Health Insurance

### Who is AXA Assistance and what can they do?

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

Contact Information

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

Questions / Concerns

My contact information: Glen Roberts
glenr@mun.ca
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or myhr@mun.ca
864-2434

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