



BCRTA PRESTIGE TRAVEL PLAN

OUT-OF-PROVINCE / COUNTRY EMERGENCY MEDICAL TRAVEL AND TRIP CANCELLATION / INTERRUPTION / DELAY INSURANCE

Welcome to the BCRTA Prestige Travel Plan for Out-of-Province / Country Emergency Medical Travel and Trip Cancellation / Interruption / Delay Insurance. This comprehensive travel plan is administered through Johnson Inc. with claims processing and payment through Sigma Assistel (a subsidiary of the insurer, Desjardins Financial Security). The following document summarizes what to do in the event of a **sudden and unforeseen** medical emergency requiring medical assistance while travelling, or prior to travel departure.

WHAT SHOULD I DO BEFORE I TRAVEL?

To simplify and expedite the payment of any claim, please follow these guidelines:

- Make sure you understand your coverage: The plan covers you for emergencies only. An emergency is a **sudden and unforeseen sickness or injury that requires immediate medical attention**.
Note: In the event of a claim, the insurer may request your medical history from your physician.
- Make sure you understand how to make a claim by reading the guidelines below and by calling Sigma Assistel for Pre-Trip Planning information.
- Ensure you are covered for Provincial Health Insurance and meet the provincial residency requirement.
- Bring necessary medical records. If you require medication for an ongoing condition, remember to bring enough for the duration of your trip. It is also a good idea to carry a copy of your eyeglass prescription.
- For your safety, we recommend you leave a copy of all contact information and coverage with a close friend or family member, including a copy of your Certificate of Insurance.
- You will be required to provide proof of departure in the event of a claim. Hold onto this receipt for the duration of your trip in case of a claim. Proof can take any form as long as it identifies:
 - Your name
 - Transaction date
 - Transaction location (to verify the transaction took place in your province of residence).

Examples include: Canadian duty-free store purchases, stamped passports, airline tickets or credit card receipts.

I HAVE AN EMERGENCY MEDICAL CLAIM WHILE TRAVELING – WHAT DO I DO?

In the event of a medical emergency while traveling, you must always call Sigma Assistel **before** you seek emergency medical treatment or as soon as is reasonably possible. Contact Sigma Assistel any time of day or night at:

CANADA/USA (TOLL FREE)	1-877-775-3695
OTHER COUNTRIES (CALL COLLECT)	(514) 875-3695
FAX	(514) 875-7729

Note: We recommend using a landline to dial the Call Collect or Toll Free numbers when traveling outside of Canada – your personal cell phone may not work.

At the first sign of a medical emergency and **before you seek medical attention**, contact the 24-hour Sigma Assistel Centre immediately. Contacting Sigma Assistel upon the first onset of symptoms is **necessary** to ensure all eligible medical expenses are covered.

Note: It is preferable to call Sigma Assistel before hospitalization. You must call Sigma Assistel within 48 hours after admission to a Hospital or as soon as reasonably possible following a sudden and unforeseen event, otherwise eligible expenses may be limited to \$2,000.

WHAT WILL I NEED WHEN I CALL SIGMA ASSISTEL?

- Your Provincial Health Insurance Number.
- Your Certificate Number, as shown on your Coverage Confirmation Letter.
- Your Sigma Assistel Policy Number (# 644475), as shown on your Wallet I.D. Card.

Note: Upon receipt of your Prestige Travel Plan documents, write down the Certificate Number presented in your Coverage Confirmation Letter in the space provided on your Wallet I.D. Card. The information on your Wallet I.D. Card paired with your Provincial Health Insurance Number will be what Sigma Assistel needs to retrieve your Member information.

WHAT IS EXPECTED OF ME IN THE EVENT OF A MEDICAL EMERGENCY TRAVEL CLAIM?

- Advise your family and travel companions that they need to call Sigma Assistel on your behalf if you are unable to do so. Your safety is the **TOP** priority.
- Keep copies of all your original receipts in the event of a claim.
- Once your claim has been reported to Sigma Assistel, you may receive physician or hospital bills in error. Forward them immediately to:

DESJARDINS FINANCIAL SECURITY (Attention: Claims Department)
C.P. 3950, LÉVIS, QUÉBEC, G6V 8C6

WHAT DOES SIGMA ASSISTEL DO IN THE EVENT OF A MEDICAL EMERGENCY WHEN TRAVELING?

- Refer you to a physician or hospital within its network that can best provide the care you require.
- Make arrangements for payment of eligible expenses on your behalf.
- When necessary, make all transportation arrangements for emergency evacuation, transportation of a family member to your bedside and return of a vehicle.
- Facilitate the coordination of claims payment from your Provincial Government Health Insurance Plan and any other insurance plan you are enrolled in.

Note: You must contact Sigma Assistel to coordinate payment arrangements - The hospital will not make these arrangements.

AM I REQUIRED TO RETURN HOME AFTER A MEDICAL EMERGENCY?

Sigma Assistel, in consultation with the attending physician, reserves the right to return the sick or injured Insured Person to his or her province of residence.

If in the event that an emergency medical diagnosis / treatment is deemed to require continued medical action and you are able to return home but **choose** to have the treatment or surgery performed outside of your province of residence, **benefits will not be payable** with respect to the continued medical treatment. The immediate availability of treatment or surgery on return to the province of residence is not the responsibility of the Plan, but that of your Provincial Health Insurance Plan.

WHAT DO I DO IN THE EVENT OF TRIP CANCELLATION (BEFORE DEPARTURE) OR INTERRUPTION/DELAY (AFTER DEPARTURE)?

When the reason for cancellation occurs prior to departure of an insured trip, you must cancel your trip with your travel supplier and notify Sigma Assistel **within 48 hours** following the event forcing cancellation.

In the event that you must curtail your trip or delay your date of return, you must contact Sigma Assistel **within 48 hours** of the event forcing interruption / delay.

Note: Coverage must be in effect prior to the event necessitating a claim and does not cover trips within your province of residence.