

# MEDEMERG

## EMERGENCY TRAVEL ASSISTANCE PROGRAM



### Do you travel worry free?

Now you can with the Empire Life travel emergency assistance program!

Illness, injury and other personal emergencies are not planned for... they just happen. Getting proper medical attention can be difficult when you are not familiar with your surroundings. Not being able to speak the local language can often compound this problem. Medemerg is here to help.

### Your passport to worry free travel

Your extended health benefits package already covers you for extensive and comprehensive benefits while you are travelling outside your province of residence. Medemerg provides you and your dependants with fast, easy and hassle free accessibility to your health care benefits as well as a number of value added services.

Empire Life and Mondial Assistance have formed a partnership to provide assist services and claim payment services for travel emergencies. If you have an emergency while travelling, you can let us worry about paying the bills and arranging appropriate transportation home.

### One call and you are worry free

Call the 24 hour Assistance line IMMEDIATELY if you or one of your dependants have experienced a travel emergency. The Assistance Centre for Mondial Assistance is open 24 hours a day, 365 days a year. Just call 1 800 321-9998 in the U.S.A. and Canada or 519 742-2800 collect elsewhere to ensure payment of eligible hospital/ medical expenses over \$200.

If you are physically unable to make the call yourself, have a family member or travelling companion call on your behalf. Simply showing your Wallet Card to medical personnel will NOT ensure payment of your expenses.

When you call, identify yourself by the information on the front of your card, and you can rest easy. A multilingual coordinator will assist in providing the following benefits.

### Medical assistance and transportation

**Referrals** — Upon your request, Mondial Assistance will assist in locating an appropriate Medical provider or facility for medical emergencies.

**Medical consultation and monitoring** — When you or one of your dependants are hospitalized, the Mondial Assistance Medical Team contacts the attending physician to monitor the case and services being rendered. Frequent contact with the patient, attending physician and family will be maintained, if necessary.

**Medical transportation** — Mondial Assistance will arrange medical transportation to the nearest appropriate facility or to Canada for treatment, if necessary.

**Return of Deceased** — In the event of death while outside your province of residence, Mondial Assistance will arrange for the authorization, preparation and transportation of the body back to Canada. A maximum of \$5,000 will be reimbursed for these costs.

### WHAT TO DO IN AN EMERGENCY

Have your Medemerg information available.

\* Toll Free:

**1 800 321-9998**

\* Call Collect:

**519 742-2800**

Immediately call the toll free number (1 800 321-9998 for the USA or Canada; (519) 742-2800 collect from any other country) or have your travelling companion complete the call on your behalf.

**This is the ONLY way a claim file can be opened and your bills processed.**

**Make a record of your claim number provided by Mondial Assistance for the future reference.**

\*For your convenience the emergency contact numbers are printed on your Wallet Card.





## Family benefits\*

**Return of Dependent Children** — If you are hospitalized outside your province of residence, Mondial Assistance will arrange for the return of any unattended dependants under the age of 16. A qualified escort will be provided, if necessary. Payment arrangements for economy class transportation of these children to the place of residence in Canada will be made.

**Visit of a Family Member** — If you or one of your dependants, while travelling alone, is hospitalized outside your province of residence Medemerg will provide round trip economy class transportation to the location for one member of the immediate family (spouse, parent, child, brother or sister).

A maximum of \$150 per day for meals and accommodations will be provided for the visiting family member.

**Trip Delay** — If a scheduled flight has been missed due to the hospitalization of either yourself or one of your dependants travelling with you, Medemerg will provide one-way economy class transportation if the original ticket is not usable.

*\*The maximum payable for family benefits in any one travel emergency is \$5,000.*

## Financial Assistance

**On-site Hospital Payment** — Some medical and hospital authorities demand substantial cash deposits before providing any medical care. Some may even insist that their bill be settled in cash before you leave. Mondial Assistance minimizes these hassles by verifying coverage and arranging/coordinating payments wherever possible for expenses over \$200.

**Legal Referrals** — Medemerg will assist in arranging cash advances from credit cards or family and friends to post bail and pay legal fees if necessary. Referrals to a local legal advisor will also be provided.

**Vehicle Return** — Assistance in the return of your vehicle to the place of departure or to the nearest rental agency during a medical emergency will be provided. Medemerg will reimburse a maximum of \$1,000 towards this cost.

## Emergency Message Centre

You may call the Emergency Message Centre and leave/retrieve messages for/from family, friends or business associates. Messages will be held for up to 15 days.

The services of a Mondial Assistance Multilingual Coordinator will be provided.

## Lost or Stolen Documents or Tickets

In the event of theft or loss, Mondial Assistance will contact local authorities and assist in the arrangement for the replacement of passports, travel tickets and visas.

## Limitations

Medemerg services will be available for travel emergencies that occur during trips of up to 60 continuous days outside your province of residence.

Emergency medical services are eligible only if they are incurred as a result of a sudden and unforeseen sickness or injury.

If you claim for a medical condition incurred outside your province of residence and then choose to travel again within 60 days of your return, no claim will be paid for a recurrence or continuation of, or a complication arising from the medical condition for which the original claim payment was made.

Medemerg services will apply only to designated countries which may change from time to time. It is your responsibility to call the 24 hour telephone number prior to your departure to inquire whether services are provided in the specific country where you will be travelling.

Empire Life will assume no responsibility for any medical advice, negligence, wrongful acts or omissions, or legal counsel given by any physician or other health care professional and/or attorney in accordance with the above services.

This brochure contains a summary of the Out of Country Emergency benefits. For complete benefits information, please refer to the policy.

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