

# TRAVEL EMERGENCY ASSISTANCE PROGRAM



Whether it's a quick trip across the border or a family vacation, unexpected illness, injury and 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. The Empire Life Travel Emergency Assistance Program is here to help.

## Travel with peace of mind

Your extended health benefits package already covers you for benefits while you are travelling outside your province of residence should an unexpected travel emergency arise. Your coverage provides you and your dependents with fast, easy and hassle free access to your health care benefits as well as a number of other services such as travel advisories, visa requirements, inoculations, vaccination requirements, and calling Canada from your travel destination.

Our Emergency Travel Assistance partner, Allianz Global Assistance, provides assistance and claim payment services for unexpected travel emergencies 24 hours a day, 365 days a year. If you have an emergency while travelling, Allianz Global Assistance can help.

## One call, round-the-clock assistance

You, or a travelling companion on your behalf, **MUST CONTACT** the Allianz Global 24-hour Assistance line **IMMEDIATELY** if you or one of your dependents experiences a travel emergency. For serious medical emergencies, please contact Allianz Global Assistance once emergency services (i.e. 911) are contacted. Contact must be made prior to receiving medical care, except where advance notice cannot reasonably be provided due to medical or exceptional circumstances.

This is to ensure that you and your eligible dependents receive immediate and appropriate care monitored by professionals at Allianz Global Assistance. Some medical and hospital authorities demand cash deposits before providing any medical care. Some may even insist that their bill is settled in cash before you leave. Allianz Global Assistance can minimize these hassles by verifying coverage and arranging/coordinating payments wherever possible.

When deemed medically appropriate, Allianz Global Assistance provides a telemedicine solution that delivers support from medical experts in real

## WHAT TO DO IN AN EMERGENCY

Have your **Travel Emergency Assistance Program** 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.

Make sure you provide the four digit Allianz Global Assistance ID Number 9094, your policy and certificate number.

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

**Make a record of your claim number provided by Allianz Global Assistance for future reference.**

\*Emergency contact numbers are printed on your Benefit Card.



time via video or tele-conference, accessed through a mobile device, tablet or laptop. This telemedicine option may include a consultation, medical advice, as well as confirmation of a diagnosis and issuance of a prescription when required.

If you were unable to contact Allianz at the time of your emergency and have out-of-pocket expenses to submit, you can submit and track your claims via the new online claims portal at [www.allianzassistanceclaims.ca](http://www.allianzassistanceclaims.ca). Find out more by watching this short video: [Allianz Claims Portal](#)

## Before you leave home

- Review the Travel Emergency Assistance coverage described in your benefits booklet, so you understand the eligibility requirements.
- Check what's happening at your destination in advance. Refer to the Government of Canada Travel Advisory website at [www.travel.gc.ca](http://www.travel.gc.ca) for travel advisories no matter where you intend to travel. If the area you will be visiting becomes subject to a Travel Advisory, it may affect your coverage.
- Always carry your provincial health card and your Benefit Card with you. If you need a copy of your Benefit Card, go to the Plan Member website at [www.empire.ca](http://www.empire.ca) to print one or save to your mobile device.
- Ensure your travelling companions are aware of your personal information so they can contact Allianz Global Assistance on your behalf in the event you can't call for help.

## A multilingual coordinator will assist in providing the following benefits:

### Medical assistance and transportation

**Referrals** — Locating an appropriate medical provider or facility for medical emergencies, including Virtual Care.

**Medical consultation and monitoring** — Contact the attending physician to monitor the case and services provided. Frequent contact with the patient, attending physician and family is maintained, if necessary.

**Medical transportation** — Arrange medical transportation to the nearest appropriate facility or return to Canada for treatment, if necessary.

**Repatriation of remains** — Arrange for the authorization, preparation and transportation of the deceased person to Canada, if you or a covered dependent dies while outside your province of residence.

### Family benefits

**Return of dependent children** — Arrange for the return of unattended dependents under the age of 16, if you are hospitalized outside your province of residence. A qualified escort is provided, if necessary. Payment arrangements are made for economy class transportation of children to the place of residence in Canada.

**Visit of a family member** — Provide round trip economy class transportation to the location for one member of the immediate family (spouse, parent, child, brother or sister) if you or one of your dependents is travelling alone and needs to be hospitalized outside your province for more than 7 days. A maximum of \$200 per day for meals and accommodations is provided for the visiting family member.

**Trip delay** — Provide one-way economy class transportation if a scheduled flight is missed due to the hospitalization of either yourself or one of your dependents travelling with you.

### Financial assistance

**On-site hospital payment** — Some medical and hospital authorities demand substantial cash deposits before providing any emergency medical care. Some may even insist that their bill is settled in cash before you leave. Allianz Global Assistance can minimize these hassles by verifying coverage and arranging/coordinating payments wherever possible.

**Legal referrals** — 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 may also be provided.

**Vehicle return** — Assist in the return of your vehicle to the place of departure or to the nearest rental agency, during a medical emergency.

## Lost or stolen documents or tickets

Contact local authorities and assist in the arrangement for the replacement of passports, travel tickets and visas in the event of theft or loss.

## Limitations

Simply showing your travel plan to medical personnel will not ensure payment of your expenses.

Your plan only covers sudden, unexpected and unforeseen medical emergencies.

Remember, even though your doctor may say you are okay to travel, if there has been any change in your health in the three months prior to your departure that are related to the condition you require assistance for under the Travel Emergency Assistance Program, your condition may not be considered medically stable. That means your claim may not be eligible. To be considered medically stable during the 90 days leading up to your departure, you/your eligible dependent must not have:

- Been treated or tested for any new symptoms or conditions
- Had an increase or worsening of any existing symptoms

- Changed treatments or medications related to the medical condition
- Been admitted to the hospital for treatment of the medical condition
- Been advised of future non-routine test, investigations, surgery or new medical care planned for an undiagnosed medical condition

If you claim a benefit under this program and then choose to travel again within 90 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.

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 Travel Emergency Assistance program benefits. For complete benefits information, including a complete list of limitations and exclusions, please refer to your Employee Benefits Booklet or contact your Plan Administrator.

### EMERGENCY TRAVEL COVERAGE ASSISTANCE VOYAGE EN CAS D'URGENCE

#### **Allianz Global Assistance ID: 9094**

US/CAN: 800-321-9998

Int'l collect/numéro local à frais virés: 519-742-2800

Please have your Group # and Certificate # with you.  
Veuillez avoir votre numéro de groupe et votre certificat avec vous.



Use of this card authorizes Empire Life, its representatives, reinsurers and service providers to collect, use and exchange information about myself, my spouse and my dependents for purposes of administering my Emergency Travel Coverage. This card is the property of Empire Life.

L'utilisation de cette carte autorise l'Empire Vie, ses représentants, ses réassureurs et ses fournisseurs de services à recueillir, à utiliser et à échanger des renseignements me concernant, concernant mon conjoint et mes personnes à charge afin d'administrer mon régime d'Assistance voyage en cas d'urgence. Cette carte est la propriété de l'Empire Vie.

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GRP-987-EN-01/21

