

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—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

The Travel Emergency Assistance Program is included in group insurance plans that have extended health benefits with Empire Life. Our service provider, Trident Global Assistance, provides you and your dependants with assistance and claim payment services for unexpected travel emergencies 24 hours a day, 365 days a year. If you have an emergency while travelling, Trident Global Assistance can help.

Trident Global Assistance can also help you with trip planning by providing information about travel advisories, visa and vaccination requirements, and more.

One call, round-the-clock assistance

You, or a travelling companion on your behalf, **MUST CONTACT** the 24-hour Trident Global Assistance line **IMMEDIATELY** if you or one of your dependants experiences a travel emergency. For serious medical emergencies, please contact Trident Global Assistance once emergency services (e.g. 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 dependants receive immediate and appropriate care monitored by professionals at Trident Global Assistance. Some medical and hospital authorities demand cash deposits before providing any medical care. Some may even insist that their bill be settled in cash before you leave. Trident Global Assistance can minimize these hassles by verifying coverage and arranging/coordinating payments wherever possible.

If unable to contact Trident Global Assistance at the time of your emergency, notify them as soon as possible by phone or send an email to assist@tridentassist.com. They will further assist you, if required, and advise you of requirements for claim processing. You can submit claims at www.tridentassistance.com or by email at claims@tridentassist.com

WHAT TO DO IN AN EMERGENCY

Have your **Travel Emergency Assistance Program** information available.

*** Toll Free:**

1 855 537-1722

*** Call Collect:**

416 814-7605

Immediately call
1 855 537-1722
(USA or Canada) or
416 814-7605
(collect from any other country)
or have a travelling companion
call on your behalf.

Make sure you provide your policy and certificate number which appear on your group insurance benefit card.

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 Trident Global Assistance for future reference.

*Emergency contact numbers are printed on your Benefit Card.



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. Refer to the Government of Canada Travel Advisory website at www.travel.gc.ca 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.
- Ensure your travelling companions are aware of your personal information so they can contact Trident Global Assistance on your behalf in the event you can't call for help.

A Trident Global Assistance coordinator can help with a variety of needs:

Medical assistance and transportation

Referrals — Locate, on a best effort basis, an appropriate medical provider or facility for medical emergencies. Trident Global Assistance can offer, where available, a telemedicine solution that delivers support from medical experts in real 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.

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 dependant dies while outside your province of residence.

Family benefits

Return of dependent children — Arrange for economy class transportation for the return of unattended dependants under the age of 16, if you are hospitalized outside your province of residence. A qualified escort is provided, if necessary.

Visit of a family member — Help arrange round trip economy class transportation to and accommodation at the location for one member of the immediate family (spouse, parent, child, brother or sister) if you or one of your dependants is travelling alone and needs to be hospitalized outside your province of residence for more than 7 days.

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

Financial assistance

Hospital payment — Some medical and hospital authorities demand substantial cash deposits before providing any emergency medical care. Some may even insist that their bill be settled in cash before you leave. Trident 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

Help you contact local authorities to arrange for the replacement of passports and visas in the event of theft or loss.

Limitations

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 is 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 dependant 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.

Under the Travel Emergency Assistance program, Trident Global Assistance Inc. provides out of province travel emergency medical assistance, claim administration and cost containment services for employees and their dependants who have extended health benefits under their group benefit plan insured by Empire Life. Empire Life will assume no responsibility for any negligence, wrongful acts or omissions of Trident Global Assistance Inc. or its agents, or for medical advice or legal counsel given by any physician or other health care professional and/or attorney as part of the services provided by Trident Global Assistance Inc. This brochure contains a summary of the terms and benefits of the Travel Emergency Assistance program. For complete details regarding the terms and benefits of the program, including a complete list of limitations and exclusions, please refer to your Employee Benefits Booklet or contact your Plan Administrator.

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The Empire Life Insurance Company

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GRP-3242-03/22

