Travel benefit and emergency travel assistance

A medical emergency while travelling can be a frightening and costly experience. But with your Securian Canada benefits plan, you’ll have the protection you need – and you’ll have access to the expertise of our Emergency Travel Assistance (ETA) provider, CanAssistance, 24 hours a day, 7 days a week.

Your Travel Benefit, under your extended health care (EHC) plan, covers you and your eligible family members for all the services and supplies eligible under your benefits plan, while you’re travelling outside the province where you live. See reverse side for more details.

What to do in a medical emergency

• You, or someone with you, must call the ETA provider’s 24-hour operations centre before receiving medical care. The toll-free numbers are on the Travel Card. Any invasive and investigative procedures (e.g., surgery, angiogram, MRI) must be pre-authorized by the ETA provider, except in extreme circumstances. If you don’t contact the ETA provider, your claim could be reduced or declined.

• Stay in touch with the ETA provider throughout the medical emergency, until they confirm that you no longer need to do so. Please give the ETA provider your cellphone number, or your hospital, hotel or other local telephone number where you can be reached.

An emergency means an acute illness or accidental injury that requires immediate, medically necessary treatment prescribed by a doctor.

Emergency services mean any reasonable medical services or supplies, including advice, treatment, medical procedures or surgery, required as a result of an emergency. When you or your family member has a chronic condition, emergency services do not include treatment provided as part of an established management program that existed before leaving your province of residence.

Planning a trip?

If you have a medical emergency while you’re travelling, help is just a phone call away. Important: You and your dependants must be covered under your provincial health care plan at the time of your trip.

Travel Card

If you need any medical assistance, contact CanAssistance immediately (this is a requirement of your plan). Physicians and hospitals can call to confirm benefits and arrange direct payment.

In the USA and Canada, call toll free: 1-888-852-2419
From anywhere else: 1-514-904-4730
Call collect through an international operator.
What is covered?

Emergency services

Your Travel Benefit can cover you for emergency medical services, including:

• All services and supplies while in hospital
• Outpatient and physicians’ services
• Ground ambulance service to the nearest hospital
• Transportation to the province where you live for medical treatment, as appropriate
• Hotel accommodation and meals if you have been released from hospital but the ETA provider determines you aren’t yet able to travel

You’re also covered for additional support services, up to the maximum amounts under your plan:

• Hotel accommodation and meals, if your return trip is delayed by a medical emergency involving a covered family member traveling with you
• Replacement transportation tickets, if you lose the use of your return ticket due to an emergency
• Return home of unattended dependant children, if you are hospitalized
• Visit by a family member, if you are hospitalized for more than seven consecutive days
• Return of remains to your home province, in the event of death
• Return of your personal or rented car
• Help with arrangements for replacing lost or stolen travel documents and luggage
• Translation services, to help you communicate with local medical personnel
• Sending of urgent messages to your home or business

Our ETA provider can:

• Refer you to physicians, pharmacists and medical facilities
• Confirm your coverage and benefits
• Facilitate payments to a hospital or medical provider, whenever possible
• Monitor the medical situation, if you are hospitalized

The ETA provider may determine, with your attending physician, that you can be moved safely to a different hospital or treatment facility, or be sent home. In this case, they will guarantee and, if necessary, advance payment for transporting you.

Things you should know

Your Travel Benefit may be subject to certain conditions and limits. For example, you may be covered for a certain number of days from the date you leave your province (such as 60 days), or you may be covered up to an overall maximum dollar amount. Also, an ‘emergency’ ends when you or your family member is medically stable to return to the province where you live. If you choose not to do so, any further expenses would not be covered.

Before travelling, you’ll want to know the level of coverage you have for a medical emergency, and any conditions and limits that apply. Please make sure you review your coverage in detail in the extended health care (EHC) section of your benefits booklet.

Securian Canada is the brand name used by Canadian Premier Life Insurance Company and Canadian Premier General Insurance Company to do business in Canada. Benefits are underwritten by Canadian Premier Life Insurance Company.