

Extended Health Care (Medicare Supplement)

Expenses out of your province

We will cover emergency services while you are outside the province where you live. We will also cover referred services.

For both emergency services and referred services, we will cover the cost of:

- the equivalent of a ward hospital room.
- other hospital services provided outside of Canada.
- out-patient services in a hospital.
- the services of a doctor.

Expenses for all other services or supplies eligible under this plan are also covered when they are incurred outside the province where you live, subject to the reimbursement level and all conditions applicable to those expenses.

Emergency services

We will pay 100% of the cost of covered emergency services.

We will only cover emergency services obtained within 150 days of the date you leave the province where you live. If hospitalization occurs within this period, in-patient services are covered until the date you are discharged. This coverage may be extended, with payment of additional premiums, for up to one year from the date you leave the province where you live if you request this coverage prior to your departure and you complete the appropriate forms. Please contact **Studentcare** for details.

Emergency services mean any reasonable medical services or supplies, including advice, treatment, medical procedures or surgery, required as a result of an emergency. When a person has a chronic condition, emergency services do not include treatment provided as part of an established management program that existed prior to the person leaving the province where the person lives.

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

At the time of an emergency, you or someone with you must contact Securian Canada's Emergency Travel Assistance (ETA) provider. All invasive and investigative procedures (including any surgery, angiogram, MRI, PET scan, CAT scan), must be pre-authorized by Securian Canada's ETA provider prior to being performed, except in extreme circumstances where surgery is performed on an emergency basis immediately following admission to a hospital.

If contact with Securian Canada's ETA provider cannot be made before services are provided, contact with Securian Canada's ETA provider must be made as soon as possible afterwards. If contact is not made and emergency services are provided in circumstances where contact could reasonably have been made, then Securian Canada has the right to deny or limit payments for all expenses related to that emergency.

An emergency ends when you are medically stable to return to the province where you live.

Emergency services excluded from coverage

Any expenses related to the following emergency services are not covered:

- services that are not immediately required or which could reasonably be delayed until you return to the province where you live, unless your medical condition reasonably prevents you from returning to that province prior to receiving the medical services.
- services relating to an illness or injury which caused the emergency, after such emergency ends.
- continuing services, arising directly or indirectly out of the original emergency or any recurrence of it, after the date that Securian Canada or Securian Canada's ETA provider, based on available medical evidence, determines that you can be returned to the province where you live, and you refuse to return.
- services which are required for the same illness or injury for which you received emergency services, including any complications arising out of that illness or injury, if you had unreasonably refused or neglected to receive the recommended medical services.
- where the trip was taken to obtain medical services for an illness or injury, services related to that illness or injury, including any complications or any emergency arising directly or indirectly out of that illness or injury.

Referred services

Referred services must be for the treatment of an illness and ordered in writing by a doctor located in the province where you live. We will pay 80% of the costs of referred services up to \$60 per day per person and a maximum of 60 days. Your provincial medicare plan must agree in writing to pay benefits for the referred services.

All referred services must be:

- obtained in Canada, if available, regardless of any waiting lists, and
- covered by the medicare plan in the province where you live.

However, if referred services are not available in Canada, they may be obtained outside of Canada.

Emergency services out of your province

Expenses incurred for emergency services outside the province where you live are subject to a lifetime maximum of \$1,000,000 per person or, if lower, any other applicable lifetime maximum.

Emergency Travel Assistance

General description of the coverage

In this section, *you* means the student and all dependents covered for Emergency Travel Assistance benefits.

If you are faced with a medical emergency when travelling outside of the province where you live, Securian Canada's Emergency Travel Assistance (ETA) provider can help.

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

This Emergency Travel Assistance benefit supplements the emergency portion of your Extended Health Care coverage. It only covers emergency services that you obtain within 150 days of leaving the province where you live. If hospitalization occurs within this time period, in-patient services are covered until you are discharged. This coverage may be extended, with payment of additional premiums, for up to one year from the date you leave the province where you live if you request this coverage prior to your departure and you complete the appropriate forms. Please contact **Studentcare** for details.

The Emergency Travel Assistance coverage is subject to any maximum applicable to the emergency portion of the Extended Health Care benefit. The emergency services excluded from coverage, and all other conditions, limitations, and exclusions applicable to your Extended Health Care coverage also apply to the Emergency Travel Assistance coverage.

We recommend that you bring your Travel card with you when you travel. It contains telephone numbers and information needed to confirm your coverage and receive assistance.

Getting help

At the time of an emergency, you, or someone with you must contact , Securian Canada's ETA provider. If contact with Securian Canada's ETA provider cannot be made before services are provided, contact with Securian Canada's ETA provider must be made as soon as possible afterwards. If contact is not made and emergency services are provided in circumstances where contact could reasonably have been made, then Securian Canada has the right to deny or limit payments for all expenses related to that emergency.

Access to a fully staffed coordination centre is available 24 hours a day. Please consult the telephone numbers on the Travel card.

Securian Canada's ETA provider may arrange for:

On the spot medical assistance

Securian Canada's ETA provider will provide referrals to physicians, pharmacists and medical facilities.

As soon as Securian Canada's ETA provider is notified that you have a medical emergency, its staff, or a physician designated by Securian Canada's ETA provider, will, when necessary, attempt to establish communications with the attending medical personnel to obtain an understanding of the situation and to monitor your condition. If necessary, Securian Canada's ETA provider will also guarantee, or advance payment of the expenses incurred to the provider of the medical service.

Securian Canada's ETA provider will provide translation services in any major language that may be needed to communicate with local medical personnel.

Securian Canada's ETA provider will transmit an urgent message from you to your home, business, or other location. Securian Canada's ETA provider will keep messages to be picked up in its offices for up to 15 days.

Transportation home or to a different medical facility

Securian Canada's ETA provider may determine, in consultation with an attending physician, that it is necessary for you to be transported under medical supervision to a different hospital or treatment facility or to be sent home.

In these cases, Securian Canada's ETA provider will arrange, guarantee, and if necessary, advance the payment for your transportation.

Securian Canada or Securian Canada's ETA provider, based on available medical evidence, will make the final decision whether you should be moved, when, how and to where you should be moved and what medical equipment, supplies and personnel are needed.

Meals and accommodations expenses

If your return trip is delayed or interrupted due to a medical emergency or the death of a person you are travelling with who is also covered by this benefit, Securian Canada's ETA provider will arrange for your meals and accommodations at a commercial establishment. We will pay a maximum of \$150 a day for each person for up to 7 days.

Securian Canada's ETA provider will arrange for meals and accommodations at a commercial establishment, if you have been hospitalized due to a medical emergency while away from the province where you live and have been released, but, in the opinion of Securian Canada's ETA provider, are not yet able to travel. We will pay a maximum of \$150 a day for up to 5 days.

Travel expenses home if stranded

Securian Canada's ETA provider will arrange and, if necessary, advance funds for transportation to the province where you live:

- for you, if due to a medical emergency, you have lost the use of a ticket home because you or a dependent had to be hospitalized as an in-patient, transported to a medical facility or repatriated; or
- for a child who is under the age of 16, or mentally or physically handicapped, and left unattended while travelling with you when you are hospitalized outside the province where you live, due to a medical emergency.

If necessary, in the case of such a child, Securian Canada's ETA provider will also make arrangements and advance funds for a

qualified attendant to accompany them home. The attendant is subject to the approval of you or a member of your family.

We will pay a maximum of the cost of the transportation minus any redeemable portion of the original ticket.

Travel expenses of family members

Securian Canada's ETA provider will arrange and, if necessary, advance funds for one round-trip economy class ticket for a member of your immediate family to travel from their home to the place where you are hospitalized if you are hospitalized for more than 7 consecutive days, and:

- you are travelling alone, or
- you are travelling only with a child who is under the age of 16 or mentally or physically handicapped.

We will pay a maximum of \$150 a day for the family member's meals and accommodations at a commercial establishment up to a maximum of 7 days.

Repatriation

If you die while out of the province where you live, Securian Canada's ETA provider will arrange for all necessary government authorizations and for the return of your remains, in a container approved for transportation, to the province where you live. We will pay a maximum of \$25,000 USD per return.

Vehicle return

Securian Canada's ETA provider will arrange and, if necessary, advance funds up to \$500 for the return of a private vehicle to the province where you live or a rental vehicle to the nearest appropriate rental agency if death or a medical emergency prevents you from returning the vehicle.

Lost luggage or documents

If your luggage or travel documents become lost or stolen while you are travelling outside of the province where you live, Securian Canada's ETA provider will attempt to assist you by contacting the appropriate authorities and by providing directions for the replacement of the luggage or documents.

Coordination of coverage

You do not have to send claims for doctors' or hospital fees to your provincial medicare plan first. This way you receive your refund faster. Securian Canada and Securian Canada's ETA provider coordinate the whole process with most provincial plans and all insurers and send you a cheque for the eligible expenses. Securian Canada's ETA provider will ask you to sign a form authorizing them to act on your behalf.

If you are covered under this group plan and certain other plans, we will coordinate payments with the other plans in accordance with guidelines adopted by the Canadian Life and Health Insurance Association.

The plan from which you make the first claim will be responsible

for managing and assessing the claim. It has the right to recover from the other plans the expenses that exceed its share.

Limits on advances Advances will not be made for requests of less than \$200. Requests in excess of \$200 will be made in full up to a maximum of \$10,000.

The maximum amount advanced will not exceed \$10,000 per person per trip unless this limit will compromise your medical care.

Reimbursement of expenses If, after obtaining confirmation from Securian Canada's ETA provider that you are covered and a medical emergency exists, you pay for services or supplies that were eligible for advances, Securian Canada will reimburse you.

To receive reimbursement, you must provide Securian Canada with proof of the expenses within 30 days of returning to the province where you live. **Studentcare** can provide you with the appropriate claim form.

Your responsibility for advances You will have to reimburse Securian Canada for any of the following amounts advanced by Securian Canada's ETA provider:

- any amounts which are or will be reimbursed to you by your provincial medicare plan.
- that portion of any amount which exceeds the maximum amount of your coverage under this plan.
- amounts paid for services or supplies not covered by this plan.
- amounts which are your responsibility, such as deductibles and the percentage of expenses payable by you.

Securian Canada will bill you for any outstanding amounts. Payment will be due when the bill is received. You can choose to repay Securian Canada over a 6 month period, with interest at an interest rate established by Securian Canada from time to time. Interest rates may change over the 6 month period.

Limits on Emergency Travel Assistance coverage There are countries where Securian Canada's ETA provider is not currently available for various reasons. For the latest information, please call Securian Canada's ETA provider before your departure.

Securian Canada's ETA provider reserves the right to suspend, curtail or limit its services in any area, without prior notice, because of:

- a rebellion, riot, military up-rising, war, labour disturbance, strike, nuclear accident or an act of God.

- the refusal of authorities in the country to permit Securian Canada's ETA provider to fully provide service to the best of its ability during any such occurrence.

**Liability of Securian
Canada or Securian
Canada's ETA
provider**

Neither Securian Canada nor Securian Canada's ETA provider will be liable for the negligence or other wrongful acts or omissions of any physician or other health care professional providing direct services covered under this group plan.