

KNOW BEFORE YOU GO: Tips for travelling out of the country this winter

If your Green Shield Canada (GSC) benefit plan includes travel coverage, GSC Travel Assistance is ready to help. The tips below are based on the most common travel questions we receive and will leave you well informed before your next trip. Adding this email to your packing list is, of course, optional!

Naturally, we are receiving a large number of questions about how the ongoing coronavirus impacts travel coverage – and we are fully engaged in monitoring the evolving situation. While this email tackles more general travel tips, our latest updates related to the coronavirus can be found in the GSC Support Centre (here).

BEFORE YOU TRAVEL

- Check your benefits plan to review your coverage and any limitations and exclusions
 that apply to your plan. This can also help you decide whether you need to purchase
 additional coverage such as trip cancellation insurance or extended coverage for a long
 trip.
- Check the government of Canada website for <u>Travel Advice and Advisories</u> as services and coverage may be limited in destinations where the government recommends travel be avoided – again, check out our coronavirus-specific update in the GSC Support Centre.
- Keep in mind that emergency travel medical coverage is designed for sudden and unforeseen medical emergencies while travelling away from your home province. Most plans require that any health conditions that exist before you travel must be stable for the 90-day period prior to departure to be eligible for coverage.
- Review helpful travel tips and resources via the GSC Support Centre by clicking here, including:
 - Winter and family vacation tips
 - Answers to commonly asked questions such as:
 - How do I determine whether I'm stable to travel?
 - How do I know if my travel coverage provides enough protection?
 - What does a travel claim typically cost?

IF YOU HAVE A MEDICAL EMERGENCY WHILE TRAVELLING

- Call GSC Travel Assistance as soon as possible even before you go to the hospital if you can. They will help find an appropriate facility near you and can often make direct billing arrangements and help you avoid out-of-pocket expenses.
- GSC Travel Assistance phone numbers are on the back of your GSC ID card, and you will need your GSC ID number (shown on the front of your card) when you call.

- GSC Travel Assistance can also let you know about travel advisories and what to expect of the medical system when travelling to certain countries such as Cuba, Mexico, Dominican Republic, and Spain where you may be asked to pay in advance.
- In the unfortunate event that you need to make a claim, the GSC Support Centre is here to help with tips for a smooth claiming process and more.