

# THE UNIVERSITY OF LETHBRIDGE

## Out of Province Emergency Travel Benefits

Benefits are provided as a result of a Medical Emergency which occurs outside the Participant's province or territory of residence.

<b>Coverage Level:</b>	100%
<b>Benefit Period:</b>	Unlimited
<b>Maximum:</b>	\$5,000,000 in Canadian funds per Participant, per incident
<b>Reduction:</b>	Outside Province of Residence Emergency Travel Benefits, for the Member and eligible dependents, shall be automatically limited to 30 day duration per trip on the exact date of the Member's 65th birthday
<b>Accidental Dental:</b>	\$2,000 per Participant per accident for repair, extraction and/or replacement of natural or permanently attached artificial teeth
<b>Air Ambulance:</b>	Included
<b>Ambulance Services:</b>	To the nearest qualified medical facility
<b>Cremation or Burial:</b>	Cost of cremation or burial at place of death, to a maximum of \$2,500
<b>Dental Pain Relief:</b>	\$300 per Participant per trip
<b>Diagnostic Services:</b>	Laboratory services and x-rays
<b>Drugs:</b>	Included
<b>Expenses to Visit the Covered Person:</b>	
<i>Transportation</i>	One round trip economy airfare
<i>Meals/Accommodation</i>	\$250 per day to a maximum of \$2,500 per incident
<b>Hospital Accommodation:</b>	Included
<b>Identification of Deceased:</b>	
<i>Transportation</i>	One round trip economy airfare
<i>Meals/Accommodation</i>	\$250 per day to a maximum of 3 days per incident
<b>Incidental Expenses:</b>	\$50 per day to a maximum of \$500 per inpatient per hospital stay
<b>Meals and Accommodations:</b>	\$250 per day per Participant to a maximum of \$2,500 per incident for unavoidable additional expenses when remaining with a sick or injured travelling companion
<b>Medical Aids:</b>	
<i>Casts, Canes</i>	Included
<i>Crutches, Slings</i>	Included
<i>Splints, Trusses</i>	Included
<i>Temporary Wheelchair</i>	
<i>Rental, Walkers</i>	Included

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<b>Medical Evacuation:</b>	
<i>Air Ambulance</i>	Included
<i>Repatriation</i>	Included
<b>Nursing Care:</b>	On the written order of a physician during and following hospitalization
<b>Outpatient Expenses:</b>	Included
<b>Paramedical Practitioners:</b>	
<i>Chiropractor</i>	\$300 per Participant per trip
<i>Physiotherapist</i>	\$300 per Participant per trip
<i>Podiatrist/Chiropodist</i>	\$300 per Participant per trip
<b>Physicians and Surgeons Fees:</b>	Included
<b>Return of Deceased:</b>	Cost of preparation and homeward transportation to province of residence, excluding the cost of a coffin, to a maximum of \$7,000
<b>Return of Dependent Children:</b>	Cost of one way economy airfare per child for the return of Dependent children
<b>Return of Personal Items:</b>	Cost of the return of luggage or personal items to a maximum of \$500 per Participant per incident
<b>Return of Pet(s):</b>	Cost of one way transportation for the return of accompanying pet(s) to a maximum of \$500 per incident
<b>Travel Assistance:</b>	In the event of a Medical Emergency contact must be made with the travel assistance service
<b>Vehicle Services:</b>	\$1,000 per incident

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## Limitations and Exclusions

1. Blue Cross may not accept liability for hospitalization and related services if the travel assistance service is not contacted within 24 hours of admission. Failure to contact the travel assistance service may result in the payment of medical expenses being denied or delayed.
2. Blue Cross, in consultation with the Provider or travel assistance medical service advisor, reserves the right to transfer the participant to another hospital or return the participant to their province of residence. If a Participant is medically able to return to their province of residence and refuses to comply with the transfer request, Blue Cross will be absolved of any further liability, whether related to the initial incident or not.
3. Blue Cross will not pay for services if travel is booked or commenced contrary to medical advice or if medical attention is anticipated during the travel period. Blue Cross shall have the right to obtain medical information from the Participant's physician(s) and may request an assessment by an independent physician(s) or specialist(s).

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4. This coverage is only available to Participants who are covered by a Canadian provincial government health program.
5. Blue Cross will not pay for services if expenses are incurred when the participant could have been returned to the province of residence without endangering their life or health, even if the treatment available in their province of residence could be of lesser quality or if the participant must go on a waiting list for that treatment.
6. Benefits are not covered if emergency medical care expenses are incurred in a country, region or city, when a written formal notice was issued by the Department of Foreign Affairs, Trade and Development of the Canadian government, or its equivalent, prior to the departure date advising Canadians to avoid non-essential travel or avoid all travel to that country, region or city unless the incident is unrelated to the posted warning.
7. Blue Cross may request proof of departure upon receipt of claim. Claims must be supported by receipts from commercial organizations.
8. Blue Cross shall not pay for any Benefit relating to pregnancy or childbirth complications, including treatment for the newborn, if the Medical Emergency occurs after the 32nd week of gestation or is a result of the deliberate inducement of a miscarriage.
9. Blue Cross will not pay for expenses incurred due to:
  - seeking medical advice, surgery, a second opinion or treatment, intentionally or incidentally, even if the trip is on the medical recommendation of a Provider; or
  - abuse of medication, toxic substances, alcohol or the use of non-prescription drugs; or
  - driving a motorized vehicle while impaired by drugs, toxic substances or an alcohol level of more than 80 milligrams in 100 millilitres of blood; or
  - commission of or attempt to commit, directly or indirectly, a criminal act under legislation in the area of commission of the offense; or
  - participation in an insurrection, war or act of war (declared or not), the hostile action of the armed forces of any country, service in the armed forces, hijacking, terrorism, participation in any riot or public confrontation, civil commotion, or any other act of aggression.
10. Blue Cross will not pay for the following unless prior approval is received from the travel assistance provider and are subject to the discretion of Blue Cross:
  - medical evacuation air ambulance services, or
  - medical evacuation repatriation, or
  - friend/family hospital visits, or
  - friend/family identification of deceased, or
  - vehicle services, or
  - return of Dependent children, or
  - return of personal items, or
  - return of pet(s).