

Manitoba Government Employees

TRAVEL HEALTH PLAN

This is a synopsis of the benefits under the Employee Travel Health Plan. In the event of any difference between the terms of the synopsis and the terms of the Group Agreement the latter will prevail.

If you have any questions regarding the Group Agreement, please contact your Human Resource department or Manitoba Blue Cross.

In determining the basis of payment, Manitoba Blue Cross reserves the right to assess payment on the basis of the approved fee guide for the service in question, or the reasonable and customary charges as deemed appropriate by Manitoba Blue Cross.

ELIGIBILITY

Full-time and Part-time Employees

(a) Regular, Term or Departmental employees:

- i. If registration occurs at the time of employment, an employee is eligible for coverage on the first day of the pay period following the date of employment.
- ii. If registration does not occur at the time of employment an employee can only apply during the annual reopening in October with coverage effective December 1. **This will be the last time an annual re-opening will be held.**
- iii. **Effective January 1, 2002** - If registration does not occur at the time of employment a waiting period of 6 months from the date application must be served.

The following **family members** are eligible for coverage:

- a. A legal or common-law spouse. To be eligible, a common-law spouse must be registered at the time of employment. Where registration does not occur at the time of employment there shall be a one-year waiting period from the date of registration.
- b. Natural, legally adopted children or step-children under 22 years of age, provided they are unmarried and unemployed.

- c. Children under 25 years of age who are full-time students at a specialized school, college or university.
- d. The age restriction does not apply to a physically or mentally incapacitated child who had this condition prior to the attainment of age 22.

An employee must register according to their **true family status**, listing all eligible dependants. Once enrolled in the program an employee will not be permitted to opt out while still employed, except in the event of recently obtained duplicate coverage.

COVERAGE

Coverage is provided for you and your dependents:

- a. Traveling for personal or business reasons, for trips of any duration.
- b. While on sabbatical, disability leave, paid or non-paid leave (including maternity leave), employee exchange or other such similar absence providing the trip is less than 90 days. If the trip is in excess of 90 days, no portion of the trip will be eligible for benefits.

The Employee Travel Health Plan covers the hospital, medical and related expenses in excess of the scheduled amount payable by the provincial government hospital and medical plan.

The Employee Travel Health Plan shall pay for 100% of the eligible expenses listed below.

ELIGIBLE EXPENSES & MAXIMUMS

The following travel health benefits are applicable to emergency treatment only. Benefits are payable with no overall maximum.

- a. Hospital in-patient and out-patient charges.
- b. Medical and surgical charges for services provided by a legally qualified medical physician. Charges for services rendered in connection with general examinations for "check-up" or for cosmetic purposes are not eligible expenses.
- c. Ambulance charges for service from the place of illness or accident to the nearest hospital.
- d. Economy air transportation to the home city in Manitoba by stretcher if the patient has received treatment at a hospital as an in-patient.
- e. Dental care to natural teeth when necessitated by a direct accidental blow to the mouth only, and not by an object wittingly or unwittingly placed in the mouth. Treatment for services required as a result of dental injury must be rendered within 180 days following the date of the accident. The maximum amount payable is \$1,000 per accident.

- f. Treatment for the emergency relief of dental pain to a maximum of \$300. Services must be rendered outside Manitoba. A letter from the attending dentist must be presented indicating treatment was necessary to relieve acute dental pain not present before date of departure.
- g. In the event of loss of life, up to \$3,000 towards the cost of transporting the deceased to the home city in Manitoba or for cremation or burial at place of death.
- h. Blood and blood plasma if not available free of charge.
- i. Additional cost, if any, of the most direct return (economy) air travel from the place where the subscriber was hospitalized as an in-patient to the home city in Manitoba, including the cost of return economy air travel for a professional nurse where nursing care is required during the flight home. This benefit must be supported by a letter from the attending physician. This benefit is also available to your family (spouse and dependent children) or one traveling companion covered by a Blue Cross Travel Health Plan traveling with the patient at the time of injury or illness.
- j. Private duty nursing.
- k. Additional board and lodging expenses incurred beyond the original duration of the trip by a relative or friend also covered by a Blue Cross Travel Health Plan remaining with the subscriber during his/her hospitalization as an in-patient.
- l. Charges for transportation to the bedside of a subscriber incurred by their spouse, or any one parent, child, brother or sister to be with the subscriber who is confined to hospital and will be an in-patient for at least 3 days outside of Manitoba. Transportation charges for a family member to identify the deceased prior to release of the body, if required by law. Maximum \$1,000 for round trip economy air fare.
- m. Physiotherapy provided in a hospital.
- n. Chiropractic and Podiatrist/Chiropodist services. A letter from the attending practitioner certifying that services were for acute care is required for claim submission.
- o. Prescription drugs.
- p. Repair or replacement of eyeglasses or contact lenses due to accident or injury to a maximum of \$100 provided that the injury is treated by a physician or dentist.
- q. An allowance of \$40 per day for each day the subscriber is hospitalized as an in-patient. Maximum coverage \$1,000. (This benefit is intended to help defray incidental costs such as parking, telephone calls, taxis, etc.)
- r. Return of subscriber's vehicle if the subscriber is unable to drive, to a maximum expense of \$2,000.

GENERAL EXCLUSIONS & LIMITATIONS

The following persons **are not eligible** for coverage:

- a. Retired employees and their dependents,
- b. Persons on sabbatical, paid and non-paid leave of absence, employee exchange or other such similar absence in excess of 90 days,
- c. Persons traveling outside Canada for full-time educational purposes.
- d. Persons traveling outside Manitoba for the purpose of obtaining medical treatment,
- e. In the event that any portion of travel outside Manitoba falls after the 36th week of gestation, charges associated with their required confinement due to childbirth and delivery will be denied.

No benefit shall be payable in respect of any loss caused directly or indirectly, wholly or in part by one or more of the following:

- a. Insurrection, war (declared or not), or the hostile action of the armed forces of any country, or any riot or civil commotion.
- b. Intentionally self-inflicted injuries, suicide or attempted suicide, while sane or insane.
- c. Committing or attempting to commit a criminal offense.

TERMINATION OF COVERAGE

Travel Health coverage ceases on the day in which employment with the Government of Manitoba is terminated.

Coverage can be maintained during periods of approved leaves by prepayment of premiums. An employee who elects to prepay Extended Health Benefits must also prepay Ambulance, Hospital, Semi-Private premiums and Travel Plan premiums if applicable.

There is a two-year limit on pre-payment of Extended Health Benefits, Ambulance, Hospital, Semi-Private and Travel Plan premiums unless the employee is on Long Term Disability in which case there is no limit.

REINSTATEMENT

Where an employee who has elected to not prepay premiums, returns from a leave without pay or educational leave without pay, the employee becomes eligible for Travel Health Plan coverage on the first day of the bi-weekly pay period following the date of return to work.

INTERNATIONAL TRAVEL ASSIST

How do you find good medical care when you are faced with an emergency in a foreign country? You may not speak the language, you may be incapacitated and you will most likely not know where to get the best professional care.

Through your Group Plan you now have assistance for all of these problems.

International Travel Assist provides 24 hour worldwide assistance to travelers in emergency medical situations. Insured travelers, physicians, or hospitals should contact the international travel assistance service immediately in the following medical situations:

- When it is difficult to locate medical care.
- To verify insurance coverage to a physician or hospital.
- When hospitalized for any reason.
- When medical treatment is required as a result of an accident.
- When medical treatment is complicated by language problems.
- When a medical evacuation may be indicated.
- Any other serious medical problem.

Be prepared to give the following information:

- A description of the problem.
- The name of the insured person.
- Their Blue Cross contract number (which can be found on the ID card).

INTERNATIONAL TRAVEL ASSISTANCE TELEPHONE NUMBERS:

In Canada and United States call toll free:

1-866-601-2583

In all other countries, or if you are having difficulties with the toll free number, call collect:

0-204-775-2583

For general inquires call Manitoba Blue Cross at 775-0151 or toll free (within Manitoba only) 1-800-USE-BLUE (1-800-873-2583). Outside Manitoba but within Canada call 1-888-596-1032.

Contact the International Travel Assistance service immediately for benefits verification and procedures. Neither Manitoba Blue Cross nor the International Travel Assistance

provider shall be responsible for the availability, quality, or results of any medical treatment or the failure of the insured to obtain medical treatment.

AIR FLIGHT & COMMON CARRIER ACCIDENT INSURANCE

This plan is underwritten by Blue Cross Life Insurance Company of Canada. The insurer's maximum liability is limited to \$100,000 for any one insured.

Risk Insured: Accidental death or dismemberment while boarding, riding or alighting from:

- a. a certified passenger aircraft
- b. any land conveyance licensed to transport passengers while travelling immediately prior to or following the departure or arrival of your flight
- c. any other public conveyance licensed to convey passengers.

Coverage is in effect for subscribers who are passengers on:

- a. any trip departing from any point or points within Manitoba and destined for a location outside of Manitoba; or
- b. any trip destined to arrive at any point or points in Manitoba from a location outside of Manitoba; or
- c. any trip where both the departure point and the destination are from a location outside of Manitoba.

Principal Sum: The principal sum shall be \$100,000 CDN for the covered person and dependent spouse, and \$20,000 CDN for any covered dependent children.

Benefits:

| For loss of: | Payment: |
|-------------------------------|-----------------------|
| Life | 100% of principal sum |
| Two Limbs | 100% of principal sum |
| Sight of both eyes | 100% of principal sum |
| One limb and sight of one eye | 100% of principal sum |
| One limb | 50% of principal sum |
| Sight of one eye | 50% of principal sum |

Beneficiary: Indemnity for loss of life of the insured will be payable to the estate of the insured. All other indemnities will be payable to the insured.

Aggregate Limit of Liability: Aggregate limit of liability is \$5,000,000 per aircraft or common carrier. If the total claims payable exceeds \$5,000,000 CDN, then the insurer shall pro-rate the payment.

Exclusions: No benefit shall be payable in respect of any loss caused directly or indirectly, wholly or in part by one or more of the following:

- a. Insurrection, war, (declared or not) or the hostile action of the armed forces of any country, or any riot or civil commotion.
- b. Intentionally self-inflicted injuries, suicide or attempted suicide while sane or insane.
- c. Committing or attempting to commit a criminal offense.

Aggregate Limit of Liability: Aggregate limit of liability is \$5,000,000 per aircraft or common carrier. If the total claims payable exceeds \$5,000,000 CDN, then the insurer shall pro-rate the payment.

HOW TO MAKE A CLAIM

The Plan covers hospital, medical and surgical expenses in excess of what is covered under your provincial medical plan. Employees should contact Manitoba Blue Cross to request a Group Travel Health Claim Form, payment will be coordinated with Manitoba Health.

Claims must be submitted within 2 years of date of service.

For an Air Flight and Common Carrier Accident, please call Manitoba Blue Cross at 775-0151 and one of their Information Service Representatives will assist you.

CHANGES IN STATUS

In order to ensure proper coverage please notify your Human Resource department immediately of any changes in marital or dependent status or change of residence.