Important Travel Benefit Information

Whether you are on a well-deserved vacation or perhaps travelling abroad to begin your sabbatical, whatever the reason is for taking you outside of Saskatchewan, you can have the peace of mind knowing your University of Saskatchewan Extended Health Care plan includes travel benefits. You are covered 100% for emergency services up to a lifetime maximum \$3,000,000.

Although it is not nice to think of something happening while you are away from home, it is very important to be prepared in case something does. Please follow these important steps **prior** to leaving Saskatchewan:

- Read your Extended Health Care Plan summary. It can be found at <u>www.working.usask/benefits</u>. The information specific to your travel benefits can be found beginning on page 8.
- 2. Log in to your Sun Life account to print out a travel insurance card. This card contains important information including the phone number you are required to call when an emergency occurs. You may want to print out two, one to keep in your wallet and one to keep with your other important travel documents. You may want to print one for your dependents as well if they are travelling with you.
 - Log in into your Sun Life account at <u>www.mysunlife.ca</u>
 - Click on "My coverage"
 - Click on "Travel Benefit"
 - Read the information on what to do in a medical emergency
 - Go back to the "My coverage" page
 - On the right hand side you will see "Print Travel Card". Click on the link and print
- 3. You can access your travel card through Sun Life's mobile app as well. Download the app onto your smart phone and log in using your Access ID and Password. You will find your travel card listed under the "My Coverage Card" section.

As described in the plan summary and on the Sun Life's website, at the time of an emergency, you or someone with you <u>must</u> contact Sun Life's Emergency Travel Assistance provider, Allianz Global Assistance immediately.

Allianz Global Assistance has immediate access to an international medical network, providing the required assistance for any emergency, 24/7. They work with medical professionals to ensure you will have the best care possible. Services include coordinating travel arrangements if required (transfer to hospitals, medical repatriation), translation services, arranging for payment of services with Sun Life and coordinating with your provincial coverage to name a few.

If contact with Allianz Global Assistance cannot be made before services are provided, contact with Allianz Global Assistance must be made as soon as possible afterwards. If contact is not made and emergency services are provided in circumstances where contact could have reasonably been made, Sun Life has the right to deny or limit payments for all expenses related to that emergency.

Sun Life and the University as your benefits provider cannot call Allianz Global Assistance on your behalf. Please call Allianz Global Assistance directly. Do not call Sun Life or the University prior to contacting Allianz Global Assistance regarding your emergency.

The phone number Allianz Global Assistance is found on the travel card which is why it is of utmost importance you have this card with you. All invasive and investigative procedures (including any surgery, angiogram, MRI, PET scan, CAT scan), must be pre-authorized by Allianz Global Assistance prior to being performed, except in extreme circumstances where surgery is performed on an emergency basis immediately following admission to a hospital.

Please keep in mind that after the emergency has occurred and you are stable to travel, depending on the severity of your emergency and if you need further recovery time, you may be required to return home for the remainder of that recovery. As per our contract with Sun Life, refusal to return home may result in any further claims related to your recovery being rejected.

For non-emergent occurrences (i.e. visiting a paramedical practitioner (chiro, massage therapist etc), you are not required to contact Allianz Global Assistance. You may submit your claim to Sun Life through your regular Extended Health Care plan. Please be advised that you will be reimbursed based on the reasonable and customary expenses for the same service in Saskatchewan and will be responsible for the cost of any non-emergency services incurred outside Canada that are in excess of this.

It is recommended that you obtain routine or non-emergency treatment (i.e check-ups with a doctor or dentist) prior to departure, while you are still in Saskatchewan. It is also recommended that you purchase any medications you know you'll require, prior to your departure. Please read "Obtaining Prescriptions for Extended Leave" for instructions on how to do this.

Your dependents are also covered for travel benefits. Please ensure your dependent has been added to your policy prior to your travelling. You can add your dependent yourself by logging onto Sun Life's website, going to your "Profile", then to "Personal Info", then to "Personal and dependent Information". This will take you to a page where you can update your dependent information.

If you have questions, please contact benefits@usask.ca

^{**} Please note your travel benefit does not include trip cancellation insurance.