

APPENDIX D: TRAVEL HEALTH COVERAGE

1. Charges for medical, surgical and hospital services resulting from accident or illness while travelling out of the province to a maximum of \$2,500.00 per person per calendar year. Additional coverage for U.S. or international travel is recommended.

Exclusions and Limitations

2. The Insurer shall not pay for the following:
 - a) Orthodontic services.
 - b) Any drugs or medicines in excess of a 100-day supply.See also General Exclusions.
3. Benefits are available to all employees with the exception of those employees who are subject to lay-off or a break in service as designated by The City of Winnipeg, including their spouse and dependent children. Newly-hired employees have 30 days from date of hire to complete an application form. Application form must be received by City of Winnipeg within the first 30 days of employment, otherwise a 6-month waiting period will apply from the date the application is signed.
4. Benefits are available to your legal or common-law spouse. The term "spouse" means the person who is legally married to you, or has continuously resided with you for not less than one full year having been represented as members of a conjugal relationship. At no time will Blue Cross provide coverage for more than one spouse.
5. Former spouses due to marital breakdown are not eligible for benefits and must be removed effective on date of separation.
6. The term "Dependent" means all natural children, legally adopted children, and stepchildren. Children of the person with whom you are living in a spousal relationship are also eligible, provided such children are living with you and children for whom you stand "in loco parentis" (in place of a parent). All children must be unmarried, under the age of 21 and dependent upon you for support, or unmarried and under the age of 25 and in full-time attendance at an accredited educational institution, college or university.
7. The age restriction does not apply to a physically or mentally incapacitated child who had this condition prior to age 21 or prior to age 25 if a full-time student at a specialized school, college or university.
8. You must enroll according to your true family status, listing all eligible dependents.
9. In the event of death, your spouse and dependents (as defined above) will remain eligible for plan benefits, without payment of subscriptions, until the earliest of:
 - a) the date of termination of the group agreement.
 - b) the end of 24 months from the first day of the month following the date of death.
 - c) the effective date of similar benefits obtained elsewhere.
 - d) the date dependent eligibility would normally cease as defined above.
 - e) the date of remarriage of the spouse [dependents would continue to be eligible subject to a) to d) above].

Purpose of the Plan

10. The Employee Travel Health Plan protects you and your dependents from the high cost of emergency health care in excess of amounts eligible under your Provincial Health Plan if required outside your province of residence.

Summary of Benefits

11. The Plan covers 100% of the expenses listed below:
- a) Hospital in-patient and out-patient charges.
 - b) Medical and surgical charges for services provided by a legally qualified physician.
 - c) Charges for services rendered in connection with general examinations for “check- up” or for cosmetic purposes are not eligible expenses.
 - d) Ambulance charges for service from the place of illness or accident to the nearest hospital capable of providing appropriate treatment.
 - e) Economy air transportation to the home city in Canada by stretcher if the patient has received treatment at a hospital as an in-patient.
 - f) Emergency evacuation by a commercial operator licensed to carry passengers from a mountain, body of water or other remote location when a regular ambulance cannot be used to a maximum of \$5,000.00.
 - g) 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. Maximum coverage \$3,000.00.
 - h) Treatment for the emergency relief of dental pain to a maximum of \$300.00.
 - i) Services must be rendered outside your province of residence. A letter from the attending dentist must be presented indicating treatment was necessary to relieve acute dental pain not present before date of departure.
 - j) In the event of loss of life, up to \$7,500.00 towards the cost of transporting the deceased to their home city in Canada, or up to \$5,000.00 for cremation or burial at place of death.
 - k) Blood or blood plasma.
 - l) Additional cost, if any, of the most direct return (economy) air travel from the place where you are hospitalized as an in-patient to the home city in Canada, including the cost of return economy air travel for a graduate professional nurse where nursing care is required during the flight home. This benefit must be supported by a letter from the attending physician as medically necessary. This benefit is also available to the family (applicant, spouse and dependent children) or one travelling companion who is covered by a Blue Cross Travel Health Plan and is travelling with the patient at the time of injury or onset of illness.
 - m) Private duty nursing.
 - n) Additional board and lodging expenses incurred beyond the original duration of the trip by a relative or a friend also covered by a Blue Cross Travel Health Plan remaining with the patient during their hospitalization as an in-patient.
 - o) Charges for transportation to your bedside incurred by your spouse, or any one parent, child, brother or sister to be with you while you are confined to hospital as an in-patient for at least 3 days outside your province of residence. Transportation charges for a family member to identify the deceased prior to release of the body, if required by law. Coverage for round-trip economy airfare via the most direct cost effective route.
 - p) Physiotherapy provided in a hospital.
 - q) Chiropractic and/or podiatrist services. A letter from the attending practitioner certifying that services were for acute care is required for claim submission.
 - r) Prescription drugs.
 - s) Repair or replacement of eyeglasses or contact lenses due to accident or injury to a maximum of \$100.00 provided that the injury is treated by a physician or dentist.

- t) An allowance of \$40.00 per day for each day you are hospitalized as an in-patient.
- u) Maximum coverage \$1,000.00. (This benefit is intended to help defray incidental costs such as parking, telephone calls, taxis etc.)
- v) Return of your vehicle if you are unable to drive, to a maximum expense of \$4,000.00.
- w) Charges for commercial accommodation and meals for persons travelling to the bedside or travelling to identify a deceased family member to a combined maximum of \$200.00 per day to a maximum benefit payment of \$2,500.00.
- x) Additional cost of return economy airfare for an escort to accompany your children (up to 18 years of age) to their province of residence in the event you have been evacuated to Canada for medical reasons.
- y) Additional cost of returning your pet to your home city in Canada, in the event you are confined to hospital for at least 3 days outside of Manitoba to a maximum of \$500.00.
- z) Emergency veterinary care due to unexpected injury of accompanying pet to a maximum of \$200.00 per pet.

Exclusions and Limitations

12. The following are not eligible:

- a) Retired employees (including all dependents).
- b) Employees (including all dependents) travelling outside of Canada in excess of 90 days who are on disability leave due to accident or illness.
- c) Employees (including all dependents) travelling outside of Canada in excess of 90 days who are on sabbatical, paid and non-paid leave of absence, employee exchange or other such similar absence.
- d) Employees (or any surviving spouse) age 65 and over (including all dependents).
- e) Students travelling outside of Canada for educational purposes.
- f) Persons travelling outside of their province of residence for the purpose of obtaining medical treatment.
- g) Persons travelling against medical advice.
- h) Charges associated with the required confinement due to childbirth and delivery, in the event that any portion of travel outside your province of residence falls after the 36th week of gestation.
- i) Trip cancellation insurance.
- j) The insurer's maximum liability is limited to \$100,000.00 for any one insured.
- k) Risks Insured - Accidental death or dismemberment while riding, boarding or alighting from:
 - i. A certified passenger aircraft;
 - ii. Any land conveyance licensed to transport passengers while travelling immediately prior to or following departure or arrival of your flight;
 - iii. Any other public conveyance licensed to convey passengers.

13. Coverage is in effect for persons who are passengers on:

- a) any trip departing from any point or points within your province of residence and destined for a location outside of your province of residence; or

- b) any trip destined to arrive at any point or points in your province of residence from a location outside of your province of residence; or
- c) any trip where both the departure point and the destination are from a location outside of your province of residence.

Principal Sum

- 14. The principal sum shall be \$100,000 Canadian for the covered person and dependent spouse, and \$20,000 Canadian 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 Designation

- 15. 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.

Exclusions

- 16. 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 offence.

Aggregate Limit of Liability

- 17. Aggregate limit of liability is \$5,000,000.00 per aircraft or common carrier. If the total claims payable exceeds \$5,000,000.00 Canadian then the insurer shall pro-rate the payment.

Reporting Changes

- 18. It is your responsibility and in your best interest to fully complete the Manitoba Blue Cross Application/Notice of Change Form and ensure the information is kept up-to-date. Forms are available from your Blue Cross Departmental Administrator(s).
- 19. The Manitoba Blue Cross Application/Notice of Change Form contains information vitally important to both you and the Blue Cross Departmental Administrator(s).
- 20. You must notify your Blue Cross Departmental Administrator(s) within 60 days of change in your own or your dependents' status resulting from marriage, separation, termination of conjugal relationship, divorce, death, change of residence, birth or legal adoption.
- 21. If you do not notify your Blue Cross Departmental Administrator(s) of a change within the 60 days, the requested change will not be effective until one year from the date The City of Winnipeg receives the change form.

22. Former spouses due to marital breakdown are not eligible for benefits and must be removed effective on date of separation.
23. The majority of status changes may be reported using the "Notice of Change" form available through your Blue Cross Departmental Administrator(s).

Continuous Employee Travel Health and Extended Health Coverage while on Leave of Absence Without Pay or Layoff

24. Employees on Maternity/Parental Leaves, General, Educational or Health Leaves or Layoffs may continue these benefits as long as they continue to pay their monthly subscriptions.
25. Employees who are not active will have the option of using Manitoba Blue Cross' automated payment system (much like pre-auth) to continue their Employee Travel Health and Extended Health subscriptions so as to ensure no lapse of coverage occurs.

Reinstatement

Ambulance/Hospital, Dental and Vision Benefits

26. You are eligible immediately upon return from leave of absence without pay or layoff.

Employee Travel Health and Extended Health Benefits

27. If you cancel your coverage at any time while on a leave without pay, you will not be allowed to reinstate your coverage until you return to work, at which time a 30-day waiting period and first of the month rule will apply.
28. Upon return from leave of absence without pay or layoff, coverage will be reinstated once a 30-day waiting period has been satisfied.