



Date:

To: Plan Member

From: Group Benefits Solutions

Subject: Emergency Travel Coverage

Members of the Health Association Nova Scotia Health Plan (and families for those with family coverage) are covered by SSQ Insurance Company Inc. in case of a medical emergency on a trip outside your province of residence or outside Canada.

This coverage is provided by SSQ. It covers eligible emergency medical expenses and provides additional benefits when travelling outside your province of residence or outside Canada for 60 days or less per trip. Please see the attached policy information for further details on coverage.

Enclosed please find the following information:

- SSQ Membership Cards (contact information is also available on the reverse side of your health benefits card)
- Health – Emergency Travel Coverage Information
- SSQ Claim Form

You can also access this information and claim form by visiting www.healthassociation.ns.ca/benefits and selecting Emergency Travel from the right menu bar.

Should you have any questions, please do not hesitate to contact us at 1-866-886-7246.

Note: In 2012, SSQ purchased AXA and all activities of AXA still continue under SSQ Life Insurance Company Inc. Please note that all information contained in the policy still applies under SSQ.

IN THE EVENT OF AN EMERGENCY, IMMEDIATELY CALL :

1-866-783-9473

Toll free from U.S.A. and Canada.

1-514-285-8195

Call collect from elsewhere in the world.
Enter the international access code of the
country before the above telephone number.

SERVICE OFFERED BY AXA ASSISTANCE AND AVAILABLE 24/7.

FOR QUESTIONS REGARDING CLAIMS: **1-855-395-2520**

Identification N°: **427**

Policy N°: **1JM45 - Health Association NS**

SSQ Insurance Company Inc.

Emergency Travel Coverage

Emergency Travel (Out of Province and Out of Country) Coverage is insured by SSQ Insurance Company in collaboration with AXA Assistance. It is provided to those employees and family members insured under the HANS health programs (Medavie Blue Cross). For clarification, this is for emergency medical, it is not for trip cancellation.

Retired members do not have this coverage.

Emergency Travel Coverage Under the HANS Health Programs - COVID-19 UPDATE

We do recommend caution against non-essential travel outside of Canada per the Government's guidance. Travel advisories are located at <https://travel.gc.ca/travelling/advisories>

The Travel Advisory levels noted in the below information can be found at <https://travel.gc.ca/travelling/health-safety/travel-health-notices>

Please check out the below update from SSQ.

As of October 1, 2020, SSQ Insurance will be covering all emergency medical expenses resulting from Covid-19 for those travelling to a country for which the Canadian government has issued an avoid non-essential travel notice (level 3). However, emergency medical expenses are not covered for travel to a country for which an avoid all travel advisory (level 4) has been issued. Reference SSQ

SSQ does not cover the expenses related to Covid-19 testing/isolation. See *the following notice from SSQ.*

COVID-19: Update – most recent information regarding Travel Insurance coverage

Although the best protection is to limit travel, SSQ Insurance will continue to support policyholders who must travel despite the current advisories.

SSQ Insurance is closely monitoring the evolution of the current situation due to the COVID-19 pandemic. Our policies continue to adjust in accordance with evolving health needs and as new decrees are put into place by various levels of government.

The health and safety of our policyholders remains our top priority, driving our decisions during this pandemic. We recommend that our policyholders comply with the Government of Canada travel advisories, as there is no guaranty to access or quality of medical care abroad.

Please find the following update regarding the various insurance coverages for our policyholders who are currently TRAVELLING:

- Costs for mandatory COVID-19 screening tests, performed at the request of a government authority before returning to Canada, are not covered by travel insurance.
- Additional costs incurred while waiting for COVID-19 test results, performed at the request of a government authority, are not covered (for example, costs for a new place ticket, change fees for an existing ticket, accommodation or living expenses, etc.)
- If the result of a mandatory COVID-19 screening test is positive, and the insurance policy covers this illness, the following costs are eligible for expenses according to the maximum amount provided for under the contract:

1. Medical Costs

2. Additional costs incurred for the purchase of a return ticket, or change fees for an existing ticket, according to the following parameters:

- Single ticket – economy class
- Flight operated by a public carrier with a fixed schedule
- Most direct route to the initially planned destination

Accommodation and living expenses are not covered unless indicated in the contract.

Emergency Travel Coverage

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WHAT DOES THIS PLAN COVER?

This coverage applies 24 hours per day during the course of any trip outside your province of residence or outside Canada, for business or pleasure, subject to a maximum of 60 days per trip. This includes reimbursement of expenses when by reason of Injury, Sickness or Disease, an Insured Person requires medical or surgical treatment and incurs eligible expenses as described in this policy. SSQ Insurance Company will reimburse the reasonable and necessary charges in excess of those paid by MSI for services and supplies received by the Insured Person.

Except for individual limits stated for specific benefits, the maximum reimbursement for expenses incurred as a result of all Injuries caused by any one Accident or as the result of any one Sickness or Disease, will not exceed \$5,000,000.

The reverse side of your Health Benefit Card has your policy number and the telephone numbers to call in an emergency while travelling.

Employee/Member coverage may be extended up to 180 days provided that the extension is for business purposes and is approved by SSQ Insurance Company. To request an extension, write to:

SSQ Insurance Company Inc
Halifax Office
P.O. Box 1001
1680 Bedford Row
Halifax, NS B3J 1T0

Advise them of the date of departure, expected date of return, and reason for the trip. Quote your plan number as SSQ #1JM45.

If after reading the following information, you have further questions regarding coverage, you can call SSQ Insurance Company toll free at 1-800-848-0158.

DEFINITIONS

"Insured Person" means you or your insured dependents.

"Injury" means bodily injury caused by an Accident occurring while coverage is in force as to the Insured Person whose injury is the basis of claim and resulting directly and independently in all other causes in loss covered by the policy provided such injury is sustained and for which expenses are incurred during the course of a trip outside the province of residence. In no event shall Injury mean Sickness or Disease howsoever caused unless caused by an Accident.

"Accident" means any unlooked for mishap or untoward event which is not expected or designed.

"Sickness" means an impairment of normal, physiological function and includes illness and infections, occurring while this policy is in force as to the Insured Person whose sickness is the basis of claim and for which expenses are incurred during the course of a trip outside the province of residence.

"Disease" means any unhealthy condition of the body or any part thereof occurring while this policy is in force as to the Insured Person whose disease is the basis of claim and for which expenses are incurred during the course of a Trip outside the province of residence.

"Trip" means travel, undertaken by the Insured Person, which commences on the date of departure from the Insured Person's province of residence and continues until the return date to this province of Residence, subject to a maximum of 60 consecutive days.

"Residence" means the primary dwelling of which the Insured Person is an occupant and the premises on which it is situated.

"Hospital", "Convalescent Hospital" or "Nursing Home", means an institution licensed as a hospital or nursing home (if hospital or nursing home licensing is required where the institution is situated), which is open at all times for the care and treatment of sick and injured persons, has a staff of one or more Physicians available at all times and which continuously provides 24 hours nursing service by graduate registered Nurses. It provides organized facilities for diagnostic and surgery, is an active treatment hospital and not primarily a clinic, rest home or similar establishment. For the purposes of this definition, Physicians and Nurses will not exclude an Immediate Family Member.

"Physician" means a doctor or medicine (other than the Insured Person or an Immediate Family Member) who is licensed to practise medicine by:

- a recognized medical licensing organization in the locale where the treatment is rendered, provided he is a member in good standing of such licensing body, or
- a governmental agency having jurisdiction over such licensing in the locale where the treatment is rendered.

“Nurse” means a graduate registered nurse (R.N.) or nurse who is licensed to practice nursing service by a governmental agency having jurisdiction over such licensing. Nurse is neither the Insured Person himself nor an Immediate Family Member.

“Immediate Family Member” means a person at least 18 years of age, who is the son, daughter, father, mother, brother, sister, son-in-law, daughter-in-law, father-in-law, mother-in-law, brother-in-law, sister-in-law (all of the above include natural, adopted or step relationship), spouse, grandson, granddaughter, grandfather or grandmother of the Insured Person.

“Travelling Companion” means a person who is sharing the same booked accommodation with the Insured Person.

“Emergency” means unexpected and not pre-planned.

“Airfare” means the regular fare charged for an economy class seat on a regular flight by a domestic or international scheduled air carrier, which holds an operating certificate issued by Transport Canada or by a similar governmental authority having jurisdiction over such air carrier in the country of its certification.

“Regular Care and Attendance” means observation and treatment to the extent necessary under existing standards of medical practice for the condition requiring such treatment or causing Hospital confinement.

“Fare” means the regular fare charged for:

1. an economy class seat on a regular flight by a domestic or international scheduled air carrier;
2. a coach seat on a passenger train;
3. a regular seat on a passenger bus or
4. an economy class seat on a boat.

where each of these carriers must then hold an operating certificate issued by Transport Canada or by a similar governmental authority having jurisdiction over such carrier in the country of its certification.

“Accommodation” means lodging in the vicinity of the Hospital where the Insured Person is confined.

“Motorized Vehicle” means a passenger car, station wagon, van, jeep-type automobile, truck, ambulance or any type of motorized vehicle used by municipal, provincial or federal police forces.

The word “province” will be construed as territory when either the Insured Person’s Residence is located or the treatment is rendered in a territory in Canada.

WHAT COVERAGE DOES THIS TRAVEL PLAN INCLUDE?

Medical Reimbursement Expense Benefit

When by reason of Injury, Sickness or Disease, an Insured Person requires medical or surgical treatment and incurs eligible expenses as described in this section; SSQ Insurance Company will reimburse the reasonable and necessary charges in excess of those paid by MSI for services and supplies received by the Insured Person in accordance with the following:

Hospital

Hospital, Convalescent Hospital or Nursing home charges for room and board, up to and including the semi-private accommodation level, or private accommodation level when recommended by the attending Physician, subject to a maximum duration of 12 months.

Nursing

Expenses for the services of a Nurse ordered or prescribed by a Physician, provided the Nurse does not ordinarily reside in the Insured Person’s Residence, subject to a maximum of \$10,000 per Accident, Sickness or Disease.

Prescription Drugs

Charges for prescription drugs, sera and vaccines, obtainable only upon a written prescription by a Physician or legally qualified dentist and dispensed by a registered pharmacist or Physician, but excluding any charges made for the administration of injectable drugs, sera and vaccines.

Physiotherapy

Expenses charges for the services of a duly licensed or duly registered physiotherapist for physiotherapy treatment ordered or prescribed by a Physician, provided such

physiotherapist does not ordinarily reside in the Insured Person's Residence and is not an Immediate Family Member.

Ambulance

Expenses for a licensed ground ambulance service or when recommended by a Physician, by any other conveyance licensed to carry passengers for hire, to or from the nearest Hospital which is equipped to provide the required treatment, subject to a maximum of \$25,000 per Accident, Sickness or Disease.

Other Medical Supplies and Services

1. expenses of an annual health examination, up to \$35 per person;
2. expenses of administration of vaccines, anti-toxins, injections for immunizing against diseases or poisons, up to \$25 per person;
3. blood plasma, whole blood or oxygen, including the administration thereof;
4. x-rays and laboratory examinations required for diagnostic purposes;
5. artificial limbs, eyes or other prosthetic appliances;
6. rental or purchase of casts, cervical collars, crutches, trusses, splints and braces (except dental braces and splints) or orthopedic shoes as part of a brace, including any fee charges by a physician to a maximum of \$100 for designing, constructing, fitting, or applying such device; charges for orthopedic shoes are limited to \$50 per pair, and no more than two pairs per Insured Person will be paid for in any calendar year under this policy;

Miscellaneous

- expenses for medical care and treatment rendered or surgical procedure performed by a Physician;
- expenses for the services of a licensed anaesthetist when recommended by a Physician;
- chiropractic expenses, including radiological examinations, which mean fees charged by a licensed chiropractor for chiropractic treatment;
- expenses of a legally qualified dentist or dental surgeon for loss resulting from injury to natural teeth, including replacement of such teeth and x-rays incident to such injury, provided such treatment is rendered within 52 weeks of the date of the Accident and subject to a maximum of \$2,000 per Accident;
- expenses of a licensed ophthalmologist for test or examination to determine if the purchase or replacement of spectacles or contact lenses is required, subject to not more than one test or examination per insured person every two years;
- expenses incurred for the services of a registered psychologist, subject to a maximum of \$250 for each Insured Person in any calendar year;
- expenses of a legally licensed osteopath, including diagnostic x-rays and laboratory tests.

- expenses of a legally qualified chiropodist or podiatrist, including diagnostic x-rays and laboratory tests;
- expenses incurred for the rental of an iron lung and other durable medical and surgical equipment;

EXPENSES OF A TRAVELING COMPANION BENEFIT

Up to \$1,000 per trip (subject to a maximum of \$50 per day) for accommodation and meal costs of any person remaining with the Insured Person when the trip is delayed as a result of any injury or sickness to the Insured Person. The person remaining with the Insured Person must have been traveling with the latter and the return trip must have been avoidably delayed beyond the scheduled date.

EVACUATION BENEFIT

If, as a result of Injury, Sickness or Disease, an Insured Person requires any of the following evacuations:

1. transportation by any conveyance (other than ground ambulance) licensed to carry passengers for hire, including air ambulance, from the place of Accident, Sickness or Disease to the nearest Hospital that is equipped to provide the required treatment (or medical facility or doctor's clinic, when warranted) provided the evacuation is recommended by the attending Physician and approved by SSQ Insurance Company.
2. transportation to the Insured Person's province of Residence by any conveyance (other than ground ambulance) licensed to carry passengers for hire, including air ambulance provided the evacuation is recommended by the attending Physician and approved by SSQ Insurance Company and the attending Physician certifies in writing that the Insured Person's medical condition after receiving treatment (including diagnostic testing) warrants the return to his province of Residence for further treatment or to recover.
3. transportation to the Insured Person's province of Residence in the event he is confined as inpatient in a Hospital and under the Regular Care and Attendance of a Physician, thus preventing him from returning to his province of Residence on the original scheduled return flight, provided the return ticket is non-changeable and non-refundable.

SSQ Insurance Company will pay the reasonable and necessary transportation expenses actually incurred by the Insured Person including any related medical services and supplies.

SSQ Insurance Company will also pay the reasonable and necessary expenses actually incurred by a medical attendant or one Immediate Family Member, who accompanied the Insured Person, for a round trip Airfare plus Accommodation and board. All covered expenses incurred by the medical attendant or Immediate Family Member are subject to a maximum of \$5,000.

The total maximum amount payable under this section will not exceed \$1,000,000 as the result of any one Accident, Sickness or Disease.

RETURN OF VEHICLE BENEFIT

If, as a result of Injury, Sickness or Disease, the attending Physician certifies in writing that the Insured Person has become disabled and is unable to continue the Trip by means of driving the owned or rented Motorized Vehicle used as a conveyance during the Trip, this program will pay the reasonable and necessary expenses actually incurred for the return of such vehicle by a commercial agency to the Insured Person's normal place of Residence or the rental agency as the case may be.

The maximum amount payable under this section by SSQ Insurance Company to or on behalf of any Insured Person will not exceed \$500 as the result of any one Accident, Sickness or Disease.

FAMILY TRANSPORTATION AND ACCOMMODATION BENEFIT

In the event of loss of life resulting from Injury, Sickness or Disease is sustained by the Insured Person or if the Insured Person is confined as an inpatient in a Hospital for at least four consecutive days and under the Regular Care and Attendance of a Physician, SSQ Insurance Company will pay the reasonable and necessary expenses actually incurred by:

1. any other Insured Person or Travelling Companion who remained with such Insured Person during his hospitalization, thus preventing them from returning to their province of Residence on the original scheduled return date, provided the return Fare is non-changeable and non-refundable, for their board, Accommodation and transportation by the most direct route back to their normal place of Residence, subject to the cost of one way Fare; or
2. an Immediate Family Member or a family representative for board, Accommodation and one return Fare for transportation by the most direct route to and from the normal place of residence of the Immediate Family Member or family representative to the confined Insured Person, if such Insured Person had

been travelling unaccompanied by a family member at the time he became hospitalized.

Reimbursement of transportation expenses under this section is limited to 75% of the cost of the Fare. If transportation occurs in a Motorized Vehicle other than one operated under a license for the conveyance of passengers for hire, then reimbursement of transportation expenses will be limited to a maximum of \$0.35 per kilometre travelled.

The total maximum amount payable under this section by SSQ Insurance Company to or on behalf of any Insured Person will not exceed \$5,000 as the result of any one Accident, Sickness or Disease.

EMERGENCY AIR TRANSPORTATION BENEFIT

If, as the result of Injury, Sickness or Disease:

- the attending Physician certifies in writing that the Insured Person's medical condition warrants immediate return to his province of Residence for treatment which is not available in the local Hospital in the vicinity where such Injury, Sickness or Disease occurred; or
- an Insured Person is confined as an inpatient in a Hospital and under the Regular Care and Attendance of a Physician, thus preventing him from returning to his province of Residence on the original scheduled return flight, provided the return ticket is non-changeable and non-refundable,
 - SSQ Insurance Company will pay the reasonable and necessary expenses actually incurred for the transportation of the Insured Person by the most direct route to the air terminal nearest his normal place of Residence, subject to the cost of one way Airfare, to a maximum amount of \$2,500.
- If, for medical reasons, the Insured Person requires stretcher accommodation on the return flight stated in paragraph "A" above, regardless if he has missed his original scheduled return flight, and such requirement is on written recommendation of the attending Physician, SSQ Insurance Company will pay the Airfare expense for one additional seat, subject to a maximum of \$2,500.
- In the event the attending Physician further recommends in writing or the air carrier's rules and regulations require the presence of a medical attendant during the transportation of the Insured Person, regardless if he has missed his original scheduled return flight, SSQ Insurance Company will pay the reasonable and necessary expenses actually incurred for the round trip Airfare for such medical attendant. Expenses will also include one day Accommodation and board for that day. The medical attendant must be qualified to work as such in the place where

the Insured Person received Emergency medical attention, does not ordinarily reside in the Insured Person's Residence and is not an Immediate Family Member. All covered expenses incurred by such attendant are subject to a maximum of \$5,000.

The total maximum amount payable under this section by SSQ Insurance Company to or on behalf of any Insured Person will not exceed \$10,000 as a result of any one Accident, Sickness or Disease.

RENTAL EXPENSE BENEFIT

If, as the result of Injury, Sickness or Disease, an Insured Person is confined as an inpatient in a Hospital and under the Regular Care and Attendance of a Physician, this program will pay the reasonable expenses actually incurred by the Insured Person for the rental of a telephone and / or television set up to a maximum of \$200 as a result of any one Accident, Sickness or Disease.

HOTEL CONVALESCENCE BENEFIT

If, as the result of Injury, Sickness or Disease, the attending Physician certifies in writing that the Insured Person, due to his medical condition, is prohibited from resuming any travel following discharge from the Hospital where the Insured Person was confined for a period of not less than 7 days, the program will pay the reasonable and necessary expenses actually incurred for board and Accommodation up to a maximum of \$1,000 as a result of any one Accident, Sickness or Disease.

MATERNITY EXPENSE BENEFIT

Expenses incurred for pregnancy (including complications) or childbirth (including caesarean section which is an abdominal operation of uterine pregnancy), SSQ Insurance Company will reimburse the reasonable and necessary expenses actually incurred including Hospital nursery expenses subject to all limitations, exclusions and deductible amounts and other provisions of the policy.

REPATRIATION BENEFIT

In the event a loss of life resulting from Injury, Sickness or Disease is sustained by an Insured Person more than 50 kilometres from the Insured Person's normal place of

Residence, SSQ Insurance Company will pay the reasonable and necessary expenses actually incurred for the transportation of the body of the deceased Insured Person to the 1st resting place (including but not limited to a funeral home or the place of interment) in the vicinity of the normal place of Residence of the deceased, including the charges for the preparation of the body for such transportation, subject to a maximum of \$15,000.

IS THERE A MAXIMUM LIMIT OF INDEMNITY UNDER THIS PLAN?

Yes. Except for individual limits stated for specific benefits, the maximum reimbursement for expenses incurred as a result of all Injuries caused by any one Accident or as the result of any one Sickness or Disease, will not exceed \$5,000,000.

The following benefits are excluded from the Maximum Limit of Indemnity:

- Nursing Services
- Licensed Ambulance Services
- Emergency Dental Treatment
- Evacuation Benefit
- Repatriation Benefit
- Emergency Air Transportation Benefit
- Family Transportation and Accommodation Benefit
- Return of Vehicle Benefit
- Rental Expense Benefit
- Hotel Convalescence Benefit

ARE THERE LIMITATIONS AND EXCLUSIONS UNDER THIS PLAN?

Yes.

This program does not cover loss (fatal or non-fatal) or expenses caused or resulting from:

1. suicide or intentionally self-inflicted Injury
2. war, whether declared or not;
3. perpetration of acts of terrorism or participation in a riot, insurrection or civil commotion;
4. active full-time, part-time or temporary service in the armed forces of any country;

5. a Trip undertaken by the Insured Person for the purpose of obtaining medical treatment, assessment or consultation except as provided under the section entitled "Referral Outside Canada";
6. participation in any professional athletics; or
7. participation in acrobatic or stunt flying, mountaineering, hang gliding, scuba diving, any racing or speed contests.

This program does not cover any of the following supplies or services or costs thereof:

1. expenses covered under any governmental hospital, medical, dental, or health care plan insurance plan, whether payable or not, or expenses for which insurance is prohibited by law;
2. expenses which are reimbursed under the Policyholder's other group health and hospitalization insurance plan or under any other insurance policy;
3. medical examinations for the use of a third party, cosmetic surgery and dental services other than those required as a result of an Accident;
4. treatments, consultations and drugs related to artificial insemination or in vitro fertilization;
5. any benefits received or receivable from a Workers' Compensation Act;
6. charges for any experimental medical treatments;
7. services for which no charge would ordinarily be made if there were no insurance coverage;
8. expenses incurred for necessary treatment or surgery which medically could be delayed until the Insured Person has returned to his province of Residence; or
9. medical expenses for treatment or surgery which the Insured Person elects to have rendered or performed outside his province of Residence, following an Emergency treatment or diagnosis of a medical condition which (on medical evidence) would not prevent the Insured Person from returning to his province of Residence prior to such treatment or surgery, except as provided under the section entitled "Referral Outside Canada".

The following limitations to the coverage provided under this policy will apply:

1. Coverage for each Trip begins when an Insured Person leaves the border of his province of Residence or if travelling by aircraft, when such aircraft takes off in his province of Residence, provided insurance is in force as to such Insured Person.
2. Coverage for each Trip terminated when an Insured Person crosses the boarder of his province of Residence when returning from a Trip or if travelling by aircraft, when such aircraft lands in his province of Residence or 60 days following the date of departure from his province of Residence, whichever is earlier.

3. All expenses must be incurred on a non-elective Emergency basis outside the Insured Person's province of Residence and are in excess of expenses payable under any individuals, group or governmental sponsored hospital or medical insurance plan.
4. In consultation with the attending Physician, SSQ Insurance Company reserves the right to transfer an Insured Person to another Hospital or to return an Insured Person to his province of Residence for necessary treatment. In the event the Insured Person refuses to comply, SSQ Insurance Company will no longer be liable for further expenses incurred, which are relating for the condition causing the treatment, after the proposed transfer date.

DOES THE PLAN COVER REFERRAL SERVICES OUTSIDE CANADA?

Yes. When recommended by the attending physician and approved by MSI, SSQ Insurance Company will pay for the following eligible benefits for which medical services are not available in Canada. Payment will be made at the reasonable and customary amount for charges in excess of provincial government health care allowances up to a lifetime maximum of \$500,000.

Hospital

All hospital charges for medically necessary services, less the amount allowed under the provincial government health care plan, such as:

- Hospital room accommodation
- Intensive care rooms
- Nursing services
- Operating and recovery rooms
- Diagnostic and laboratory services, including X-rays
- Oxygen and blood
- Prescription drugs, intravenous drugs
- Physiotherapy

Physicians and Surgeons

Customary charges of physicians and surgeons for services rendered, less the amount allowed under the provincial government health care plan.

Ambulance

Charges for licensed ambulance services required to transport a stretcher patient to and from the nearest hospital able to provide essential care. Charges for air transport are included to a maximum of up to 3 economy seats on a regularly scheduled flight.

Ambulance Attendant

Charges for travel expenses of an accompanying Registered Nurse or qualified medical attendant (not a relative) when medically necessary and approved by SSQ Insurance Company.

ARE THERE LIMITATIONS AND EXCLUSIONS APPLICABLE TO REFERRAL SERVICES OUTSIDE CANADA?

- The referral outside Canada must be medically necessary and must not be for services available in Canada, as determined by SSQ Insurance Company.
- The claim must have prior approval for payment from the appropriate provincial government health program and from SSQ Insurance Company.
- Payment will be made for the reasonable and customary charges of the provider of the services or suppliers in the area in which the services are rendered.
- Payment will only be made for services and supplies rendered while the patient was under the active treatment of a licensed physician.
- Payment will not be made for treatment of any illness commencing within 12 months after the participant's effective date of group coverage, or for which the participant has received medical treatment or has been prescribed drugs 12 months prior to the effective date of this coverage.
- The services must not be experimental medical procedures or treatment methods not approved by the Canadian Medical Association.

WHAT IS THE SSQ INSURANCE COMPANY PROGRAM AND WHAT DOES IT PROVIDE?

SSQ Insurance Company is a worldwide medical assistance network for travelers. It provides services 24 hours a day, seven days a week. Telephone, telex and facsimile services are available for travelers in distress to call from anywhere in the world. This service is included in the plan. Among the many valuable services SSQ Insurance Company offers are:

- Referrals to physicians and health facilities.
- Dispatch, if permissible by local laws, of replacement medication if lost, stolen or depleted

- Medical monitoring and evaluation during treatment and ongoing updates to family and/or employer.
- Arrangements for medical evacuation to the nearest facility capable of providing the required care.
- Special assistance on medically supervised emergency transportation.
- Handling arrangements in the event of the Member's death.
- Emergency message transmission between the Member and his family and/or employer.
- Assistance in replacing travel documents while travelling, i.e., passports, credit cards.
- Contact information for embassies and consulates worldwide.
- Arrangements for an initial legal consultation if the Member experiences a civil or criminal problem in a foreign country.
- Emergency telephone translation services or referrals to interpreter services.
- Assistance in making travel arrangements for a family member chosen by the Member to join the Member at the place where the Member is hospitalized.
- Return to home travel arrangements for dependent children who are left unattended.
- Assistance in replacing tickets, identification papers or other official documents in the event of loss, theft or early return.
- Pre-trip information such as information on passports, visas, required vaccinations and any restrictions that apply to each country the Member is visiting.
- Assistance in finding lost or stolen luggage.

HOW DO I CLAIM BENEFITS FOR ELIGIBLE EXPENSES INCURRED OUTSIDE CANADA?

Prior to departure on a trip, please obtain a claim form from your employer. A separate travel assistance card is no longer required. For your convenience, your Emergency Travel policy number and telephone numbers to call in an emergency while travelling are on the reverse of our health benefit card.

If expenses are incurred while travelling, please make sure the claim form is completed by yourself, and authorized by your employer.

Since this program pays for expenses in excess of MSI coverage, you should submit your claim to MSI first to determine if they cover any of the expenses incurred. Any expenses not covered by MSI should then be submitted to:

SSQ Insurance Company
Halifax Office
P.O. Box 1001

1680 Bedford Row
Halifax, NS B3J 1T0

If SSQ Insurance Company is the only payer of incurred expenses, please submit original receipts or invoices when filing your claim. Quote plan number SSQ #1JM45.

In the case of a claim, written notice of injury or sickness must be provided to SSQ Insurance Company within 30 days after the date of the Accident or onset of a sickness, and written proof of loss must be furnished to them within 90 days after the date of such loss.

Failure to furnish such notice or proof within such time shall not invalidate, nor reduce, any claim if it can be shown not to have been reasonably possible to furnish such notice or proof, and that such notice or proof was furnished as soon as was reasonably possible, but in no event later than one year after the date of the Accident or sickness.

WHEN DOES MY EMERGENCY TRAVEL END?

Your coverage will end on the earliest of the following dates:

- the date this plan is terminated,
- the date you are no longer considered an employee.

Coverage for any dependent will end on the earlier of the following dates:

- the date you are no longer covered under this plan, and
- the date the dependent ceases to be an eligible dependent.

In the event of your death, your surviving spouse and dependents may maintain health coverage for up to one year, without premiums. Please note Health coverage for surviving spouse and dependents does not include the emergency out of country benefit.

FYI

TRAVEL INFORMATION FROM SSQ INSURANCE COMPANY FOR THOSE TRAVELLING TO CUBA AFTER MAY 1, 2010

Members of the Health Association Nova Scotia Extended Health Plan are covered by SSQ Insurance Company in case of a medical emergency outside Canada. Effective

May 1, 2010 Cuba has made it mandatory for visitors to have health insurance coverage from providers who have been approved by the Cuban government. The below information has been provided by SSQ Insurance Company.

Effective May 1, 2010 Cuba has made it mandatory for visitors to have health insurance coverage from providers who have been approved by the Cuban government.

To meet this requirement, travelers are required to have travel insurance which covers medical expenses. The insurance should be taken out in Canada and persons traveling to Cuba who do not have medical insurance will be required to purchase a Cuban medical insurance policy upon arrival.

Although the Cuban government has not indicated the exact documents required for proof of insurance, based on recent discussions with the Canadian Consulate, we understand that the following documents will be acceptable:

- A valid Canadian passport
- Your provincial health care card
- Your Health Benefit Card
- Your Travel Insurance booklet (this page from our website is sufficient)

SSQ Insurance Company - GESA Assistance in Mexico, is the provider of emergency assistance benefit for Cuba and is listed as an approved carrier through Mexico. For more information [click here](#).

Health Association Nova Scotia reserves the right to review the employee benefits program and to modify, amend, discontinue, and/or make exceptions to the program. All information is subject to change. This document provides a information around the key benefits available to you under the Health Association Nova Scotia Single Group Benefits Plan. In the case of a discrepancy, the contracts will prevail.

I authorize SSQ Insurance Company Inc. and its authorized representatives to collect, use, and disclose personal information about me and, where applicable, my dependent children as permitted by law from and to the following persons and organizations:

- any licensed medical practitioner or licensed health professional, hospital, clinic or medically related facility;
- any other insurance company or financial institution, including any reinsurance company;
- any other person or organization with information relevant to my claim; and
- any person or organization that provides information services or insurance services to, or that acts as insurance intermediary for SSQ Insurance Company Inc.;

for the following purposes:

- establishing and maintaining communications with me;
- underwriting group risks on a prudent basis;
- investigating and settling claims;
- detecting and preventing fraud;
- offering and providing products and services to meet my needs;
- compiling insurance statistics; and
- complying with the law.

The personal information collected by SSQ Insurance Company Inc. will be entered into a file whose subject is accident and sickness insurance. The file will be kept at SSQ Insurance Company Inc. offices. Within SSQ Insurance Company Inc., this file will only be accessed by those employees who require access in order to fulfill the purposes listed above. I understand that I may access my personal information contained in this file and correct such information if necessary by directing a written request to:

Privacy Officer
 SSQ Insurance Company Inc.
 1200 Papineau Avenue
 Suite 460
 Montreal, Quebec H2K 4R5

This consent shall be valid for the length of time necessary for SSQ Insurance Company Inc. to achieve the purposes listed above. I may withdraw this consent at any time by giving SSQ Insurance Company Inc. written notice of withdrawal. I understand that withdrawal of my consent might result in SSQ Insurance Company Inc. being unable to provide me with a product or service.

A copy of this consent shall be considered as effective and valid as the original.

		POLICY NO.
DATE OF THE OCCURENCE DD / MM / YYYY	CAUSE (ACCIDENT, ILLNESS, ETC.)	
SIGNATURE OF INSURED X	DATE OF SIGNATURE DD / MM / YYYY	
PRINT NAME OF INSURED	TELEPHONE NUMBER	
ADDRESS		

Where the claim is for the Accidental Death of the Insured Person, this consent must be signed by their authorized representative, and shall apply to both the Insured Person and the authorized representative:

SIGNATURE OF AUTHORIZED REPRESENTATIVE X	DATE OF SIGNATURE DD / MM / YYYY
PRINT NAME OF AUTHORIZED REPRESENTATIVE	RELATIONSHIP TO THE INSURED

The completed authorization can be returned to SSQ Insurance Company Inc. at any of the following addresses:

SSQ Place, 110 Sheppard Avenue East, Suite 500, Toronto, Ontario M2N 6Y8
1200 Papineau Avenue, 4th floor, Montreal QC H2K 4R5
800 – 6th Avenue S.W., Suite 650, Calgary, Alberta T2P 3G3



January 24, 2017

To Whom It May Concern:

Policyholder: **Health Association Nova Scotia**
Policy No: **1JM45**
Name of Insured:
Name of Dependents:

This is to confirm that you, your spouse and dependent children (if you have purchased the family coverage under this policy) are insured for Emergency Out of Country Travel Medical coverage under the above noted policy, issued by SSQ Insurance Company Inc.

The above noted policy is a reimbursement policy that provides a maximum medical reimbursement expense benefit of \$2,000,000 Canadian, inclusive of an Evacuation Benefit. The policy provides coverage in the event of an **unexpected** injury, sickness, or disease as defined under the policy. Please be advised that the policy contains specific limits in respect to certain benefits, services, and supplies.

Coverage is provided for maximum trip duration of 60 days from the date of departure outside the insured's province of residence. If you are travelling outside of Canada, it is strongly recommended that you bring your Membership Card with you.

Regards,
On behalf of SSQ Insurance Company Inc.