

April 25, 2022

To: Benefit Administrators / Human Resource Personnel / Union

From: Lorne Shiplack

Acting Director, Employee Benefits

Re: New Out-of-Country Travel Assistance Provider through Canada Life

As of April 1, 2022, Global Excel Management Inc. will provide out-of-country travel assistance services, on behalf of Canada Life, replacing Assured Assistance Inc. No action is required by plan members as a result of this change. Services remain available to plan members 24/7 without disruption.

The out-of-country emergency benefits covered under the Extended Health Care Plan have not changed. Plan members can continue to call the same phone numbers for questions and support.

In case of a medical emergency when travelling, plan members can call:

- Canada or U.S.: 1-866-530-6024 (toll-free)
- All other countries: 905-816-1901 (collect)

For questions about out-of-country claims or coverage plan members can call:

- Canada or U.S.: 1-866-530-6025 (toll-free)
- All other countries: 905-816-1900 (collect)

The only change is a new address to send completed our of country medical emergency claim forms to:

Global Excel Management Inc.

3355 Munich Court

Windsor ON N8N 5G2

This address is updated on the out-of-country claim forms found on My Canada Life at Work. All out-of-country claims that were in progress before April 1, 2022 will continue to be handled by Assured Assistance Inc. and all new claims will be processed by Global Excel Management Inc.

Claims related to COVID-19 during travel to a country with or without travel advisory warnings will be assessed like any other claim under your plan. Every claim will be handled on a case-by-case basis. For a





case to be considered a medical emergency, you must have acute symptoms of an illness. A positive COVID-19 test without acute symptoms is not considered a medical emergency.

Medical care required because of a person contracting COVID-19 is covered. If you go to a clinic while outside of Canada because you did not feel well, the physician's consultation would be an eligible expense. If you are hospitalized, these medical costs would be an eligible expense.

Quarantine expenses are not covered, regardless if you are symptomatic or asymptomatic. If you were to experience a medical emergency while in quarantine, those medical expenses are eligible, provided it is considered sudden or unexpected and no trip limit has been exceeded.

If you have a medical condition, you may wish to check with your doctor before travelling. If you are advised it is safe to travel and you would like clarification of your out-of-country coverage, call the Canada Life Assistance Centre – Claims Department at 1-866-530-6024.

The Extended Health Care Plan, administered by 3sHealth, provides coverage for a maximum of \$1,000,000 for each insured person for all eligible charges incurred during the first 60 days of a trip. If you are travelling outside Canada for periods beyond 60 days, you should consider purchasing additional travel insurance for the duration of your trip.

If you have any questions about the Canada Life out-of-country coverage, please contact a Benefits Services Officer at 1.866.278.2301 or EBP@3sHealth.ca.

