



Travel Assist

Emergency & Medical Referral Plan

International & Out-of-Province

The following services are available to you 24 hours/day, 7 days a week simply by calling the RWAM Travel Assist numbers.

EMERGENCY ASSISTANCE SERVICES

- assistance available 24 hours per day, 7 days per week
- multilingual assistance
- assistance in locating the nearest, most appropriate medical care
- international preferred provider networks
- medical team (physician) consultative and advisory services, including second opinion and review of appropriateness and analysis of the quality of medical care
- assistance in establishing contact with family, personal physician and employer as appropriate
- monitor progress during treatment and recovery
- emergency message transmittal services
- translation services to communicate in the language of the hospital(s) and attending physician(s)
- verification of insurance coverage, facilitating entry and admissions into hospitals and other medical care providers
- special assistance regarding the co-ordination of direct claims payment
- emergency funds transfers
- co-ordination of Embassy and Consulate services
- management, arrangement and co-ordination of emergency medical transportation and evacuation as necessary
- management, arrangement and co-ordination of repatriation of remains
- special assistance in making arrangements for interrupted and disrupted travel plans resulting from emergency situations to include:
 - the return of unaccompanied travel companions
 - travel to the bedside of a hospitalized person
 - rearrangement of ticketing due to accident or illness and other travel related emergencies
 - the return of stranded motor vehicles
- assistance to obtain a legal advisor at your location
- co-ordination of securing bail bonds and other legal instruments
- special assistance in replacing lost or stolen travel documents including passports

MEDICAL REFERRAL BENEFITS

You or your covered dependent may be eligible for medical expenses incurred as a result of a medical referral for special treatment or health services outside of Canada or your province of residence.

- hospital services and accommodation up to a standard ward rate in a public general hospital
- medical/surgical services rendered by a legally qualified physician or surgeon
- up to \$2,000 for round trip airfare for the covered person and covered travel companion (combined, not per person).
- up to \$150/day for meals and accommodation for a maximum of 10 days while receiving/recovering from treatment (combined, not per person)

Pre-approval Required and must be obtained from the insurer and your government health plan. You must call RWAM Travel Assist before seeking any treatment. Before commencing any referral treatment, you must receive written pre-authorization from both your provincial government health insurance plan and the insurer.

- Medical treatment must be required and not readily available in your province of residence
- You must provide a letter from your attending physician stating the reason for the referral and a letter from your provincial government health insurance plan outlining their liability
- No benefits are payable if your provincial government health insurance plan already entirely covers your medical referral

EMERGENCY HOSPITAL MEDICAL/ SURGICAL BENEFITS

For a medical emergency occurring outside Canada or your province of residence, the following medical/surgical expenses are eligible under your plan. Where pre-approval is required as indicated below and where possible before seeking any treatment, call RWAM Travel Assist:

- Eligible hospital accommodation up to a standard ward rate in a public general hospital, and eligible medical / surgical services rendered for the emergency medical condition by a legally qualified physician or surgeon. Pre-payment of these expenses when the providers will not invoice the travel plan directly.
- Immediate repayment of eligible hospital medical/surgical expenses incurred by covered person, if those expenses have resulted in financial hardship.
- Land ambulance to the nearest qualified medical facility.
- Air ambulance (including a medical attendant when necessary) to the nearest medical facility within a visiting province or state and to return to the province of residence regardless of whether the insured is in or outside of Canada, providing it is medically required and the patient cannot travel by any other means of transportation. Pre-approval is required.
- Services of a registered private nurse up to a maximum of \$5,000 at the usual and customary rate charged by a qualified nurse (RN) registered in the jurisdiction in which treatment is provided. Pre-approval is required.
- Except in emergency cases, pre-approval is required for diagnostic laboratory tests, x-rays and procedures prescribed by the attending physician, including cardiac catheterization or angiogram, angioplasty and bypass surgery.
- Drugs, serums and injectables which require a prescription by law and are prescribed by an authorized medical practitioner (vitamins, patent and proprietary drugs are excluded).
- Medical appliances including casts, crutches, canes, slings, splints and/or the temporary rental of a wheelchair when deemed medically necessary and required due to the emergency, and when the devices are obtained outside your province of residence.
- Treatment by a dentist only when required due to a direct accidental blow to the mouth up to a maximum of \$2,000.00. Pre-approval is required.

Peace of Mind

24 hours /day, 7 days a week



Travel Assist International & Out-of-Province

Emergency & Medical Referral Plan, cont'd

EMERGENCY TRAVEL BENEFITS

For a medical emergency occurring outside of Canada or your province of residence, the following travel expenses are eligible on a reimbursement basis, if pre-approved by RWAM Travel Assist:

- a. Cost of economy airfare when pre-paid transportation home is missed due to the illness of you or your travelling companion
- b. Cost of economy return airfare and expenses for a medical attendant (when medically necessary) to accompany the covered person to their province of residence
- c. Cost of repatriation of mortal remains (Max. \$7,500)
- d. Cost of economy return airfare to bring a covered patient's spouse or close relative to the bedside, in the case of extended hospitalization (i.e. hospital confined outside their province of residence for at least 7 days), and up to a maximum of \$150 per day for meals and accommodation for no more than 5 days
- e. Cost of economy airfare to return unsupervised children under the age of 15 to their home when their only available supervising guardian on the trip is hospitalized
- f. Cost incurred to return the covered patient's vehicle, when the patient or family are unable to do so (Max. \$1,000)
- g. Costs incurred by the family (while the covered patient is detained in hospital) for meals and accommodation (Max. \$150 per day for no more than 10 days)

NOTE: All maximums are stated in Canadian Dollars. RWAM Travel Assist may be billed directly, or if the provider prefers not to bill directly, expenses will be reimbursed upon your return and the submission of your claim with the supporting documentation and receipts.

STEPS FOR MAKING A CLAIM

If a medical emergency occurs while travelling outside of Canada or your province of residence:

1. Call RWAM Travel Assist within 48 hours of the emergency, using the Travel Assist phone numbers indicated on your OneCard and noted below. Once you've registered for Plan Member Services, you can enjoy the convenience of using the RWAM Mobile App to access your OneCard Emergency Travel Assist contact information directly from your smartphone or tablet.
2. Advise Travel Assist you are a member of RWAM and quote your RWAM certificate number. You will also be asked for the individual government health insurance plan number covering the person who is under treatment (you or your eligible dependent).
3. Explain the medical emergency and the help you require.

Always carry your RWAM OneCard with you while travelling, along with provincial/government health insurance cards for you and covered family members.

Before You Leave

If you are planning to travel outside of Canada or the United States, you should obtain the direct calling codes for Canada from any country in which you will be travelling and keep those numbers with you. The applicable calling code of any country can be found at: www.countrycode.org/canada

The insurer is not able to guarantee assistance services in areas of political or civil unrest. If you have a pre-travel inquiry before leaving on your trip, you may call RWAM Travel Assist for information.

RWAM Travel Assist Service

In any case of emergency medical assistance, RWAM Travel Assist will communicate with you regularly to ensure your questions are answered and that you are taken care of as quickly as possible.

Prior to seeking medical assistance while travelling call:

In Canada and the USA
1-866-520-8829

Anywhere else in the world
call collect **519-742-4196**

Advise Travel Assist that you are a RWAM Member by providing your Certificate # located on your RWAM OneCard.

PLEASE NOTE - RWAM continues to encourage all plan members to heed the advice of the Canadian government. We recommend reviewing the following information from the government's website, before considering travel. <https://travel.gc.ca/travelling/advisories>

Provided by Allianz Global Assistance

The statements made in this brochure are a summary only of some of the provisions of the master policy and do not include all terms, limitations and exclusions. The statements made in this brochure do not constitute part of the master policy and are not to be considered terms of the insurance contract.

Coverage designed specifically for members of Group Insurance Plans administered by
RWAM Insurance Administrators Inc.

