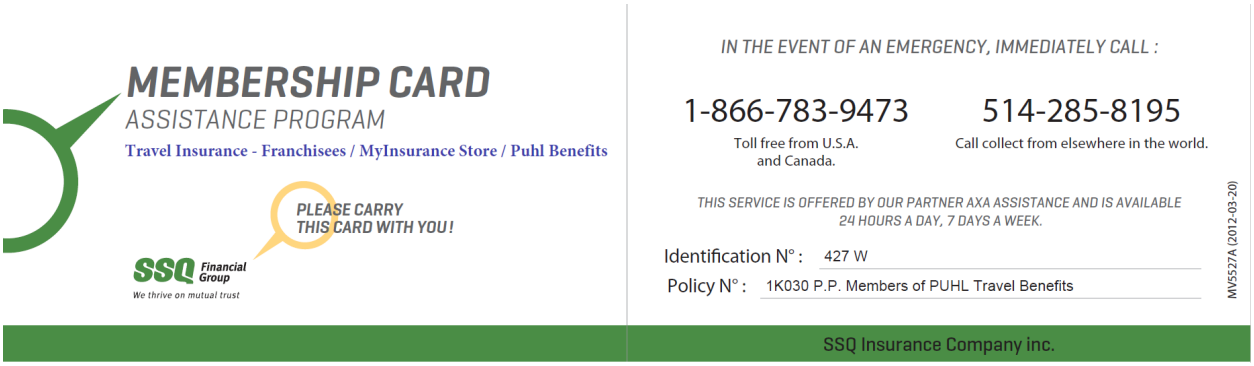
Travel Insurance Plan

Travelers Information Booklet

FOR

Franchisees GROUP BENEFITS



Important: If a claim is submitted please advise Beneva SSQ the main Insured Name.

Please keep your Travel card with you.

Snow Bird Value

Travel Insurance – ELECTRONIC COMMUNICATION LINKS FOR INFORMATION AND IDEAS:

Administration e-mail: **admin@franchiseegroupplan.ca**

Main: 1-855-234-3808 Ext 104 **(MT)** – Ask for Arlene Marko

Please visit & bookmark us! **Franchisees** **and** **MyInsurance Store** **and** **Puhl Employee Benefits**

Travel Insurance Plan Coverage Booklet

Employees and their Child Dependants Registered with Travel – (If the Family Plan is purchased.)

Dependents are covered including common-law and same sex couples.

- Children living at home - age 21 OR
- Children attending post-secondary schooling - age 25
- Coverage availability stops on December 31 of year turning 21 or 25
- Adult coverage maximum coverage is under the age of 80

Plan Design Choices – 0 / 30 / 60 / 90 / 120 / 180 Days of continuous travel coverage.

Super Feature: Pre-existing Stability Medical Conditions for under 70 are covered, providing a Doctor has been consulted and agrees Travel is not an issue.

Age Feature: Age 70 to 80 – Preexisting and stability questions are required to be answered before your trip to qualify for travel coverage, that covers you correctly. Health questions are asked online at Franchisees.

Cruise Ship Travel Coverage: Coverage is in effect.

Provincial Feature: Covers Travel between provinces and is not just for Travel outside Canada.

Note: Travel Coverage cannot be extended if you are outside your home province.

Yearly Renewal Date: Annual premium is due for the travel coverage to continue.

Please always confirm with Beneva SSQ the next step you should be taking. Never proceed with operations and treatments without the written approval of Beneva SSQ claim department.

Beneva SSQ has the final recommendation on what coverage you have at the time of your claim. Beneva SSQ determines if an emergency, the severity of the emergency and how to handle the emergency Travel issues, so call ASAP.

Concept Example: To medically operate where you are or to get you back to the Canadian Medical System. Beneva SSQ alone gets to make that decision for your Travel coverage to be paid.

If you are unable due to circumstances to communicate with Beneva SSQ then at your first opportunity arrange a 3rd party to call Beneva SSQ as soon as possible for the claim approval to proceed.

Thank you. You deserve a carefree vacation. Your Travel Insurance is designed to give you that feeling.

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How to make a Beneva SSQ Travel Insurance Claim – Policy #1K030 – Travel – Insurance Plan

In the event of a claim, you need to immediately contact Beneva SSQ Insurance.

***Immediate (as soon as possible) Notification of situations to Beneva SSQ is required for coverage to begin.**

Website: www.ssq.ca/en or www.ssq.ca/fr

Tel: 1-866-783-9473 – Toll-Free – Policy #1K030
(Refer to Your Beneva SSQ Travel Card for alternate numbers to call)

Please check on how to dial an international call to Canada from the area you will be in.

Your claims need to be approved by Beneva SSQ Insurance, before, if possible, decisions are made. Beneva SSQ works with you on the choices that you may have to make.

1. Whenever possible, contact Beneva SSQ ASSISTANCE, before obtaining treatment or medical care outside your province of residence. You will be directed to the physician, clinic or hospital that is able to provide the emergency care you need.
2. Understand you may talk to different Beneva SSQ representatives on each call based on shifts the claim personnel work, so very important to keep detailed notes.
3. You need to provide the group and certificate numbers specified on your travel insurance card when calling. Bring your Beneva SSQ travel card with you on the trip.
4. If you are unable due to circumstances to communicate with Beneva SSQ then at your first opportunity a arrange a 3rd party to call Beneva SSQ as soon as possible for the claim approval to proceed.
5. Make sure to keep the original detailed invoice(s), medical reports and proof of payment.
6. To medically operate where you are or to get you back to the Canadian Medical System Beneva SSQ alone gets to make that decision for your Travel coverage to be paid.
7. Record all names, phone number and conversations of who you talked to at Beneva SSQ.
8. Make detailed notes of all conversations, of anyone you communicated with on your medical situation.
9. Always confirm with Beneva SSQ the next step you should be taking. Write down what they suggest.
10. If, Beneva SSQ doesn't call back, to your time schedule, be sure to call Beneva SSQ again to keep claim moving forward.
11. Keep notes and copies of everything and everyone you talk to on your claim no matter how minor.

Summary: To assist Beneva SSQ with their understanding of your claim, you can help by providing accurate information; by understanding their policy; travelling with proof of insurance; notifying Beneva SSQ when a claim situation arises and provide all requested documentation related to your claim including claim receipts.

Travel / Insurance Plan Product Summary

Out of Province and out of Country Medical Travel Insurance - Policy # 1K030

$0 deductible for a maximum of 30 / 60 / 90 / 120 or 180 days of coverage per trip, based on your plan choice.

Coverage is for participants and includes their listed qualified dependents.
(if the Family Plan is purchased)

$1,000,000 (Canadian funds) maximum per injury or sickness, per trip, includes Hospital & physicians' costs & fees at 100% including the following:

$2,000 Dental injury – Emergency – based on your Provincial Dental fee guide – Reusable + Customary

$50,000 Medical evacuation

$5,000 Repatriation due to death

$5,000 Family transportation

$500 Return of vehicle

$1,000 Hotel Convalescence Benefit

Pre-existing stability conditions to age 70 is included - feature is unique to MyInsurance Store Travel Insurance.

The policyholder may face denial under the term "unexpected" if the individual has a terminal illness and / or their immediate health diagnosis makes it foreseeable that a medical emergency could arise during travel. SSQ emphasizes the importance of insured individuals embarking on trips in good health.

Emergency Out of Province Medical Travel Insurance $1,000,000 / person / trip (includes foreign countries)

The Travel Insurance Plan is a propriety product and is exclusive to Puhl Benefits / MyInsuranceStore.ca.

The purpose of the Travel Insurance Plan is to provide travel insurance protection, so you can Travel back to your home province(s) Medical HealthCare System.

Claim approval is based on Claim Submission and approval by Beneva SSQ, the Travel Insurance Underwriter, if untimely Accidents and / or Illnesses occur, for the Traveller and their listed Dependents.

Add-on Optional Travel Protection Products

The purpose of the Add-on optional Travel Protection Benefits is to provide Add-on Travel insurance protection products for additional risks you want to cover. The products are individualized to your personal situation.

Trip Cancellation & Interruption Protection – Trips are expensive, protect the financial investment you made for a trip. Our coverage plans provide coverage for unexpected trip cancellations and upon individual special requests trip interruption.

Baggage Loss, Damage or Delay – Protect your personal items while traveling, you have an option to add protection for the personal property and belongings you bring while traveling.

Visitors to Canada Insurance – While your Visitors are staying in Canada, enjoying all it has to offer, let us take care of their emergency medical needs. It Happy to provide visitors and immigrants to Canada, for those looking for Great insurance, including emergency medical coverage.

Accidental Death & Dismemberment – When it comes to covering your family due to a sudden accident or loss during your trip, get coverage for up to $300,000 for Accidental Death & Dismemberment.

Kidnap & Ransom Insurance – When it comes to Kidnap & Ransom (read here) Insurance the scope of the coverage may seem apparent by its name alone. Would you like to be covered in case any of the following events happens to you or a loved one on your trip; Kidnapping, Extortion, Child Abduction, Hostage Crisis, just to name a few.

MyInsurance Store – The Employee website for Flexible and Comprehensive travel & health coverage choices.

Travel Insurance – ELECTRONIC COMMUNICATION LINKS FOR INFORMATION AND IDEAS:

Administration e-mail: **admin@franchiseegroupplan.ca**

Main: 403-221-9300 **(MT)**

Please visit & bookmark us! Franchisees and MyInsurance Store and Puhl Employee Benefits

Coverage for Dependent Children

Dependent Child means a natural child, adopted child, stepchild or a child who is in a parent-child relationship with the Member. The child is unmarried, dependent upon the Member for maintenance and support, so not working.

By reason of mental or physical infirmity, is incapable of self- sustaining employment and is totally dependent upon the Member for support within the terms of the income Tax Act.

i) 30 days or older
ii) Under the age of twenty-one (21) or
iii) Under the age of twenty-six (26) and a full-time student; or
iv) Your child of any age who is mentally or physically disabled.

Post secondary school requirement of attendance means "full-time" student so not one course but 3 or more course(s) at a post-secondary institute per semester to be a full-time status student.

The post-secondary school definition is:

A recognized institution of learning is "Public or Private Institution that has been given authority to grant degrees, diplomas, and other credentials by a public or private act of the provincial / territorial legislature or through a government-mandated quality assurance mechanism." Read more information about the Directory of Educational Institutions in Canada (cicic.ca)

Dental Treatment Benefit – Emergency only

When Injury to whole and sound teeth (capped or crowned teeth will, for the purposes of this Policy, be considered whole and sound), due to a force or blow external to the mouth, requires treatment, replacement or x-rays by a legally qualified dentist or oral surgeon, we will pay the reasonable and necessary expenses actually incurred by the Insured Person, but not to exceed in the aggregate the amount of $2,000 as a result of any one (1) Accident.

Any payments made under this section will be in accordance with the current Fee Guide for General Practitioners published by the Dental Association in the Insured Person's province of Residence.

Durable Equipment

Expenses for the rental or purchase of casts, cervical collars, crutches, trusses, splints and braces (except dental braces and splints); rental of a wheelchair, an iron lung and other durable medical equipment for temporary therapeutic treatment, subject to a maximum of five thousand dollars ($ 5,000) per Accident, Sickness or Disease

Evacuation Benefit

The total maximum amount payable under this section will not exceed $50,000 as a result of anyone (1) Accident, Sickness or Disease.

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, if warranted) provided the evacuation is recommended by the attending Physician and approved by the Insurer.

2. Transportation to your 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 the Insurer and the attending Physician certifies in writing that *Your* medical condition after receiving treatment (including diagnostic testing) warrants the return to Your province of Residence for further treatment or to recover.

3. Transportation to your province of Residence in the event You are confined as an inpatient in a Hospital and under the Regular Care and Attendance of a Physician, thus preventing You from returning to Your province of Residence on the original scheduled return flight, provided the return ticket is non-changeable and non-refundable.

   Beneva SSQ will pay the reasonable and necessary transportation expenses actually incurred by the insured person including any related medical services and supplies.

   Beneva SSQ will also pay the reasonable and necessary expenses actually incurred by a medical attendant or one (1) Immediate Family Member, who accompanied the insured person, for a round trip Airfare plus Accommodation and board. All covered expenses incurred by the medical attendance or Immediate Family Member are subject to a maximum amount of $2,000.

Travel – Insurance Plan Exclusions and Limitations

Travel – Medical Inquiry Necessary for Travel Coverage Stability
The inclusion of Travel Medical questions is necessary for individuals over the age of 70 who are seeking Travel coverage under this travel policy. By asking medical questions, we aim to assess your eligibility and determine the appropriate premium rate.

Our objective is to provide you with comprehensive coverage that aligns with your specific Travel Medical needs, thereby ensuring your peace of mind during your trip.

A. Pre-existing & Stability Issues – With respect to Insured Persons that are 70 to 80 years of Age

1. Any condition for which the Insured Person received medical advice, consultation or treatment within six (6) months prior to the commencement of a Trip, with the exception of a Chronic Condition which is under treatment and Stabilized by the regular use of prescribed medication, and your Doctor has advised fit to travel.

"Chronic Condition" means a disease or disorder which has existed for a minimum of six (6) months.

"Stabilized" means there has not been a change in the medical condition requiring medical or psychiatric intervention for a minimum of six (6) months. Adjustments in doses of Warfarin or Coumadin are not considered to be medical intervention for the purpose of this definition, as long as the attending physician confirms that the Insured Person's condition is stabilized before the date of departure.

In the event an Insured Person becomes ineligible during a Trip, insurance will terminate on the earliest of the date he returns to his province of Residence, or the maximum duration as stated in the definition of "Trip" following the date of departure from such province.

B. This policy does not cover loss (fatal or non-fatal) or expenses caused by or resulting from:

1. Government of Canada travel advisory.

2. Any known reasons to not travel

3. Suicide or intentionally self-inflicted Injury.

4. War, whether declared or not.

5. Perpetration of acts of terrorism or participation in a riot, insurrection, or civil commotion.

6. Active full-time, part-time, or temporary service in the armed forces of any country.

7. Pregnancy, childbirth, except complications thereof which will be treated as any other Sickness.

8. A trip undertaken for the purpose of obtaining medical treatment, assessment, or consultation.

9. Participation in any professional athletics.

10. Participation in acrobatic or stunt flying, mountaineering, hang gliding, scuba diving, any racing or speed contests.

11. Pre – Existing and Stability Issues at the age of over 69 if a issue occurs are not eligible claimable Health Claims.

12. Mental illness diagnoses or treatments of any kind.

C. This policy does not cover any of the following supplies or services or costs thereof:

1. Expenses covered under any government hospital, medical, dental or health care insurance plan, whether payable or not, or expenses for which insurance is prohibited by law.

2. Medical Examinations for the use of a third (3rd) party, cosmetic surgery, and dental services other than those required as a result of an Accident.

3. Charges for experimental drugs not approved by Drugs Directorate, Health Protection Branch of Health and Welfare Canada, oral contraceptives, and patent medicines.

4. Charges for any experimental medical treatments.

5. Services for which no charge would ordinarily be made if there was no insurance coverage.

6. Expenses incurred for necessary treatment or surgery which medically could be delayed until the Insured Person has returned to his province of Residence; or

7. Medical Expenses for Treatment or Surgery which the Insured Person elects to have rendered or performed outside their 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.

8. Travel insurance policies don't cover the cost of returning your pet home if either you or your pet becomes sick or injured during your trip. You'll need to have a plan in place and be prepared to cover your pet's transportation expenses back home.

D. 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 in accordance with the Master Contract and Application.

Coverage for each Trip terminates when an Insured Person crosses the border 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 the covered days ending following the date of departure from the province of Residence, whichever is earlier.

2. 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 individual, group or government sponsored hospital or medical insurance plan.

3. In consultation with the attending Physician, the Insurer 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, the Insurer will no longer be liable for further expenses incurred, which are relating to the condition causing the treatment, after the proposed transfer date.

4. Pre-existing and stability issues at the age of 65 will not be a claimable eligible Health expense.

5. **Note:** Travel Coverage cannot be extended, purchased, or renewed if you are outside your home province.

E. This policy does not cover trips where a Government advisory not to Travel Warning is in effect:

1. expenses incurred in a location for which the Government of Canada issued an advisory to avoid all travel as well as expenses incurred during cruise ship travel while the Government of Canada issued an advisory to avoid all cruise ship travel.

2. If the Insured Person is already present at the location in question or on a cruise ship at the time the advisory is issued, they must comply with the advisory within 14 days following its issuance. If the Insured Person does not comply with the advisory within 14 days following its issuance, no expenses incurred by the Insured Person will be eligible after this deadline.