

## Message from the Board of Trustees

### Reminder: Benefit Changes to the Out of Country Emergency Travel January 1, 2020

Effective January 1, 2020 the Out of Country Emergency Travel insurance will move from our current insurance carrier AIG/Chartis to Berkley Canada and will also be made available to **all Members** of the UA Local 67 under the age of 85 years who are in good standing.

This benefit provides you with important medical coverage if you happen to need emergency treatment while travelling outside your home province.

This benefit provides you and any family member insured under this plan with assistance 24 hours a day, 7 days a week for costs incurred as a result of an unexpected medical emergency while travelling outside of your province or territory of residence.

This newsletter outlines the main features of your group travel medical insurance plan through UA Local67, but the policy issued by Berkley Insurance Company is the governing document. If there are any variations between this newsletter and the provisions of the policy, the policy will prevail. Please refer to your booklet for further details.

Sincerely,

#### Your Board of Trustees

Victor Langdon (Chair)  
Ross French (Secretary)

Nathan Bergstrand  
Leslie Ellerker

Steve Foffano  
Ken Luxon  
Dave Marcus  
Bill Stanger

#### What's covered?

Medical expenses are covered as long as they are unexpected and of an emergency in nature.

The plan does not cover medical treatment if the purpose of your trip is to obtain that treatment.

## How coverage works

Your Canadian health insurance is generally not valid outside of Canada. Your provincial or territorial plan may cover your medical treatment in other Canadian provinces, but not all additional expenses such as ambulance services or transporting a family member to your bedside are included. Your provincial or territorial plan may cover none of your costs outside Canada or only a small percentage and will never pay costs up front.

Provided you and your eligible family members are under age 85 and covered under your provincial or territorial government health insurance plan, your emergency travel medical insurance will help you avoid paying these costs yourself.

You are covered for up to a maximum of 90 days (60 days if you are retired or 70 years of age or over) outside of your province or territory of residence per trip and up to \$2 million per covered person, per calendar year, over and above the costs covered by your provincial or territorial health care plan.

Spouses and dependent children are covered under the same terms as the insured member.

## When does coverage start?

Coverage begins when you become eligible for the plan. Coverage for each trip begins on the date and time you leave your province or territory of residence.

## When does coverage end?

Coverage ends:

- When you return to your province or territory of residence; or
- At 11:59 pm on the 90<sup>th</sup> day of your trip (60<sup>th</sup> day if you are retired or 70 years of age or over); or
- When you are no longer eligible for the plan; or
- When the premium is due but not paid; or
- The policy is terminated.

## What do you do if you have a medical emergency while travelling?

Contact the Assistance Company:

- **1-844-879-8379 (Toll Free from Canada & USA)**
- **+1-416-285-1722 (Collect where available)**
- **Email: [claims@arentassistance.com](mailto:claims@arentassistance.com)**

It is your responsibility to ensure that the Assistance Company has been contacted prior to receiving treatment. Benefits will be limited to 80% of eligible expenses to a maximum of \$25,000 if you fail to do so, other than in extreme circumstances when treatment is required to resolve a life-threatening medical crisis.

The Assistance Company is available to assist 24 hours a day, 7 days a week and will:

- Help you locate the most appropriate medical facility;
- Confirm your coverage with the medical facility;
- Guarantee payment for hospitalization, if necessary;
- Arrange for admission to hospital;
- Provide translation services as needed;
- Contact you or your family member's own doctor for recommendations as needed;
- Contact you or your family member's family and employer as needed;
- Arrange for/coordinate emergency medical evacuation; and
- Coordinate the return home for you and your family member.

## The Assistance Company will require you to provide:

- Your name and the patient's name, location and the details of the emergency;
- Your group name on the policy: **UA Journeymen and Apprentices of Plumbing and Pipefitters Industry of the U.S. and Canada Local 67;**
- Your policy number: **BC05840**

## What are the policy benefits?

Below, is a high level description of what is covered under your Travel policy with UA Local 67. For further clarity, please refer to details in your plan booklet.

- Hospital Accommodation:
- Medical Services
- Diagnostic Services
- Prescriptions: Private Duty Nurse
- Paramedical Services
- Dental
- Medical Appliances
- Prescription Replacement
- Emergency Transportation
- Transportation to Bedside
- Identification
- Repatriation benefit
- Meals and Accommodation
- Hospital Allowance
- Return and Escort of Children
- Pet Return
- Return of Travelling Companion
- Vehicle Return
- Excess Baggage Return
- Alternate Transportation

## What the plan doesn't cover

Please refer to your booklet for a list of benefits not covered due to losses caused by or resulting in whole or in part thereof.

## Questions?

Should you have any questions regarding your benefit coverage, please contact our plan administrator, Reliable Administrative Services Inc. at the following:

By Phone: 905-387-5861

Toll Free: 1-855-387-5861

By Fax: 905-387-4146

By General Email: [local67@reliableadmin.com](mailto:local67@reliableadmin.com)

## Important!

If you die while covered by the plan, travel medical coverage may continue for your eligible family members, if they are still covered under the group health plan.

## MEDICAL ASSISTANCE CARD: Please detach the following and keep with you at all times

### Medical Assistance Card / Carte d'assistance médicale

You MUST contact the Assistance Company prior to receiving any medical treatment. Vous DEVEZ communiquer avec la compagnie d'assistance avant de recevoir un traitement médicale quelconque.

#### Policyholder:

U.A. Journeymen and Apprentices of Plumbing and Pipefitting Industry of the US and Canada Local 67

Policy Number: BC05840

Coverage Period: 90 days per trip / 60 days per trip if retired or age 70 or over

FOLD

### In case of emergency, call/En cas d'urgence, contactez

The Assistance Company – 24/7

Canada & USA: 1-844-879-8379

Collect / Frais virés ailleurs: +1-416-285-1722

Email : [claims@ardentassistance.com](mailto:claims@ardentassistance.com)

