



Travel Assistance

Helps *prepare*
for emergency
situations

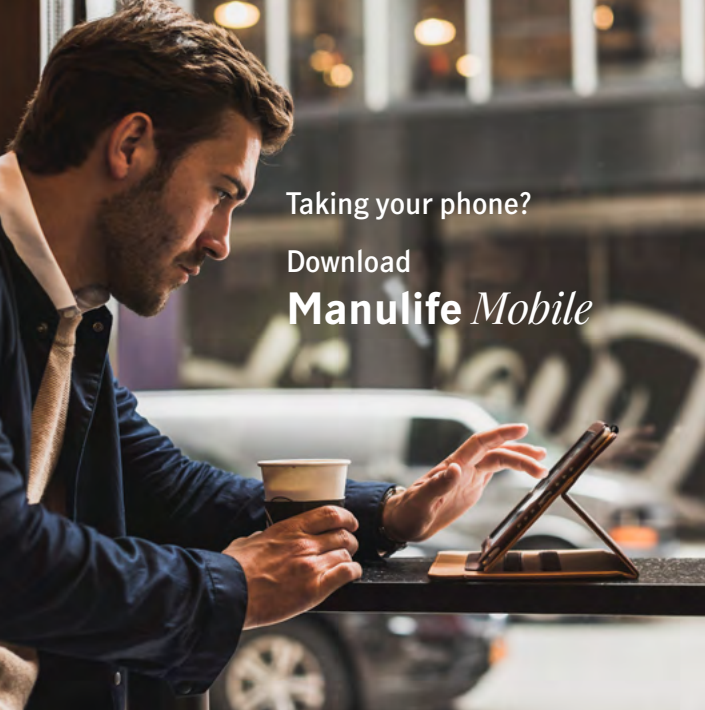


The Manufacturers Life Insurance
Company (Manulife)

When travelling across Canada or to another country, you can do so with confidence, knowing Emergency Travel Assistance coverage is included in your group benefits plan.

Global Excel Management – Manulife's Emergency Travel Assistance provider – can assist you and your family in emergency medical situations while travelling outside your province.





Taking your phone?

Download

Manulife *Mobile*

Find out what you need to know before you go

- Pre-trip info for your travel destination: For useful travel tips, questions related to your travel benefits, and what to expect if you need to open a claim, visit www.globalexcel.com/manulife_group_benefits and click on “FAQ” or call Global Excel Management at **1-800-265-9977**
- For information on travel advisories, health risks, passport, visa, vaccination and inoculation requirements, visit travel.gc.ca
- **Pack your Manulife Group Benefits and provincial health care cards:** your benefits card has important plan information and contact numbers you’ll need in an emergency. Carrying your provincial health care card when travelling is also highly recommended.

One of the great features of Manulife Mobile is a *digital version* of your benefits card!

Download the app today from the Apple App Store® or Google Play®.



In case of a medical emergency call Global Excel Management as soon as you can

When you call, you'll be in touch with an Emergency Assistance Specialist who will guide you to the most optimal healthcare solution based on your condition and location and help manage your claim and cover eligible medical expenses when possible.

Call toll-free from around the world* – landlines are preferred

Canada and the U.S.: 1-800-265-9977

International: Country code + 800-9221-9221

If you can't get through using the international toll-free number, call the Canada/U.S. number or call 519-741-8450 collect.

* Toll-free for calls from local land lines and local SIM mobile phones. Otherwise connection charges may apply.

Get the right assistance in an emergency – call Global Excel Management



Out-of-pocket costs

Help manage your claim and have eligible medical expenses covered when possible



Stay connected

Connect your family doctor and attending doctor to help ensure you're getting the right care while keeping your family at home informed



Transportation

Provide medical transportation, facilitate return home, or have a family member visit if eligible



Missing something?

Have lost or stolen documents replaced with the help of local authorities



Legal advice

Get in contact with legal representatives travelling outside of Canada if you need it



Virtual Care Support

TravelAid provides access to a variety of healthcare services anytime, anywhere. You can choose to access the care you need through:

- Telemedicine and tele-consultations
- Visiting physicians
- A network of quality medical clinics
- In-network hospitals and emergency centers

What's covered when you travel

Immediate medical treatment of a sudden, unexpected injury or new medical condition.

Immediate medical treatment of a specific medical problem or chronic condition that's been diagnosed but is **medically stable**¹ before departure.

Medical emergencies related to pregnancy if travel is completed 4 weeks before the due date and there's no evidence the pregnancy is high-risk.

¹ A medical problem or chronic condition is considered **medically stable** if in the past 90 days:

- You have not been treated or tested for new conditions or symptoms
- Your existing symptoms haven't increased or worsened
- You haven't changed treatments or medications
- You haven't been hospitalized for treatment of an existing condition
- You do not have appointments or tests planned after your return home.

What's not covered

Medical expenses incurred following the **stabilization** of the condition which caused the medical emergency.

Emergency medical expenses related to a pre-existing, **unstable** medical condition such as a chronic condition or a condition/symptom being actively treated or investigated, even if a diagnosis has not yet been made.

Internet charges, including communications with Global Excel Management.

Telephone charges, except for calls made directly to Global Excel Management if you experience difficulties using the toll free and collect phone numbers from your location.

Travel claims

Global Excel Management will do their best to make payment arrangements directly with the service providers – it helps if you contact them before paying health providers. However, you should always be prepared to pay for medical expenses up front and obtain original itemized receipts to submit with the Global Excel Management claim form when you return home. Note that out of country claims take longer to process than Health and Dental claims.

For more on our travel insurance options, visit [manulife.ca/for-you/insurance/explore/travel.html](https://www.manulife.ca/for-you/insurance/explore/travel.html)

Use the Claims Portal to manage your claim

Global Excel Management provides an online claims portal to help you manage your claims. Here you can upload documents, submit claim forms, check the status of claims and access your Explanation of Benefits.

You can access the claims portal at www.globalexcel.com/manulife_group_benefits.



Review your coverage

Speak to your plan administrator or contact Manulife's Customer Service Centre to verify your travel coverage before you leave home. Please refer to your benefits booklet for complete coverage details - including age restrictions, travel day maximums and dollar limits.

Have a safe trip!

Hopefully, you won't need any of it, but you can travel with the added confidence of knowing what you're covered for while you're away.

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