



OUT OF THE COUNTRY HEALTH BENEFITS

At this time of the year many PWU Retired Workers Chapter (RWC) members are either already in warmer climates or they are in the process of planning winter vacations. Many, but not all, RWC members have benefit plans that include out of the country medical benefits.

The two main problems encountered with out of country insurance are **failure to follow the process and pre-diagnosed or pre-existing conditions.**

We strongly encourage RWC members to check the terms of their insurance coverage if they may have to utilize the plan.

The following information explains the basics of the coverage and provides a good explanation of the pre-diagnosed or pre-existing conditions aspects of the plan. The following information has been provided by Green Shield Canada. If you do not have Green Shield coverage be sure to check your insurance providers plan for their requirements for coverage in this regard. (For example, many of you will have coverage with RSA)

(Source Green Shield Canada)

Your travel plan provides coverage for medical emergencies while travelling. To be eligible for these benefits, you must have active provincial health coverage. Eligible travel benefits will be paid at 100% based on usual, reasonable and customary charges in the area where they were received, less the amount payable by your provincial government health plan. This policy does not cover trip cancellation or lost baggage.

Please ensure that any pre-diagnosed or pre-existing medical conditions are stable for at least a period of 90 days leading up to and including the date of departure.

We recommend that you carry both your Green Shield Canada ID card and your provincial health plan card while travelling. We also recommend that you carry a major credit card in case we cannot arrange for the medical facility to bill us directly.

If you experience a medical emergency while travelling, contact our travel assistance centre within 48 hours to open a case and access our travel assistance services. You can find our travel assistance telephone numbers on the back of your ID card. From the US or Canada, call our toll-free number: 1-800-936-6226. From any other country, call collect: 519-742-3556.

Depending on the country you travel to, you may require operator assistance for international calling.

Definition of stability added to GSC emergency travel benefit booklet wording (Source Green Shield Canada)

Your GSC travel benefit does not reimburse expenses for pre-existing or pre-diagnosed medical conditions that are not stable for 90 days before departure. As it's important to understand what this means, we are revising the current language in your benefits booklet to help you assess the stability of your condition before travelling.

Your benefits booklet will be updated with new and improved language the next time it is re-printed or re-posted. In the meantime, here's the definition of "stable" for your reference:

Stable means that during the 90 days immediately preceding your departure:

a) *Your pre-existing/pre-diagnosed medical condition:*

i) has been controlled by the consistent use of the same medications and dosages (excluding changes in medication that regularly occur as part of your ongoing treatment, or decreases in dosage resulting from an improvement in your pre-existing or pre-diagnosed medical condition) prescribed by a legally qualified medical professional;

ii) has not, in the reasonable opinion of a legally qualified medical professional, required additional treatment for a recurrence, complications or any other reason related either directly or indirectly to your pre-existing or pre-diagnosed medical condition;

b) *You have not consulted a legally qualified medical professional for, or had investigated or diagnosed, a new medical condition for which you have not received medical treatment;*

c) *you have not scheduled/are not awaiting any future appointments for non-routine examinations, tests or investigations (including results) for a potentially undiagnosed medical condition; and*

d) *You have not scheduled/are not awaiting any exploratory surgical procedures for an undiagnosed medical condition or surgical procedures for a diagnosed medical condition.*

For all other information about your emergency travel coverage, refer to your benefits booklet.

Again, we emphasize that all plans have these types of requirements and we **suggest if your coverage is not with Green Shield that you check with your provider to ensure that you are aware of their requirements in this regard.**

Safe travels

Peter Kelly – President PWU RWC