

## Frequently Asked Questions...

### How do I request assistance?

If a medical emergency occurs while you are travelling, simply call the Travel Assist number listed on your Group Benefits Wallet Card. Allianz Global Assistance representatives are available 24-hours a day, seven days a week to provide emergency assistance. To ensure you receive the best care available, it is important that you, a travelling companion, or family member contact Allianz Global Assistance as soon as possible in the event of a medical emergency.

Remember to take your Group Benefits Wallet Card with you when you travel. It provides the information you'll be asked for when you call Allianz Global Assistance in the event of a travel-related emergency.

### If I'm admitted to a hospital, does my Group Benefits Wallet Card confirm that I am covered?

Your Group Benefits Wallet Card alone is not proof of coverage. When you call Allianz Global Assistance you'll be asked for your Allianz Global Assistance ID number, and other plan information provided on your Group Benefits Wallet Card. An Allianz Global Assistance representative will then be able to verify your coverage, and advise you of your eligible benefits.

### Am I required to pay hospital and doctor bills, or will Equitable Life automatically pay these bills when I am discharged?

Many foreign hospitals demand large cash deposits before providing medical care. It is also not unusual for these hospitals to demand that you settle your bill – in cash – prior to leaving. If you call Allianz Global Assistance before a medical expense is incurred, every effort will be made to arrange medical treatment without the need for a cash payment or deposit. Travel Assist will then arrange and coordinate payment on your behalf.

### How do I submit a claim?

Reimbursement for out-of-pocket expenses (or expenses you have incurred), and bills you may receive from out-of-country medical practitioners, can be submitted to Equitable Life with a completed claim form, or sent directly to Allianz Global Assistance. If you've made payments for eligible medical services, and you contacted Allianz Global Assistance at time of the medical emergency, your claim will be eligible for reimbursement based on the terms of your Group Benefits plan.

### Do I need to purchase additional healthcare coverage when I travel?

Your Equitable Life Travel Assist package provides extensive and comprehensive coverage. However, you are encouraged to consider your own personal circumstances and any pre-existing medical conditions. The decision to purchase additional coverage to supplement your existing Travel Assist coverage is up to you.

### Does my Travel Assist coverage include trip cancellation insurance?

No. Trip cancellation insurance is not included in your Travel Assist package. Trip cancellation insurance is typically available through flight cancellation insurance.

\*Services may be limited or suspended in some countries because of political conditions, war, unrest or other situations that interfere with normal conduct of our business. If you are unsure about current conditions in the country you will be visiting, or want information about current travel advisories, please contact Allianz Global Assistance or visit the Government of Canada's Consular Affairs web site at [www.voyage.gc.ca](http://www.voyage.gc.ca)

Equitable Life of Canada			
Sample Name ABC Company			
Carrier	Policy	Div	Certificate
IssueNo.	Relationship		
29	099999	00	0123456789
01	01		
Effective Date: 01- JAN- 0000			
Single Dental			
Single Health, Semi-private Hospital			
Electronic Processing Only			
Travel Assist 24 HOUR HELPLINE-Allianz Global Assistance #9089			
Call Toll Free: Canada & USA 1-800-321-9998 (see reverse)			
Elsewhere call collect: 519-742-3287			
TELUS   assure			

## EQUITABLE LIFE OF CANADA. Your Group Benefits.

Since 1920, customers have been depending on Equitable Life of Canada for financial protection. As one of the largest mutual life insurance companies in Canada, Equitable Life is dedicated solely to its policyholders. Everything we do is focused on providing them with personalized service, security and wellbeing.

Our approach to Group Benefits is based on a commitment to meet the specific needs our customers and their employees and that is why your employer has chosen Equitable Life as your Group Benefits provider.

To learn more about Equitable Life, visit [www.equitable.ca](http://www.equitable.ca). To find out more about your Group Benefits, visit [www.EquitableHealth.ca](http://www.EquitableHealth.ca)® (You will need your Group Benefits Wallet Card to sign into your Plan Member Web Site.)



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Waterloo, Ontario N2J 4C7  
Visit our website: [www.equitable.ca](http://www.equitable.ca)

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## TRAVEL ASSIST

### GROUP BENEFITS



When you are travelling, your primary concern should be enjoying your trip. But what do you do when a medical emergency arises?



There are many issues to consider.

- Where can I get help?
- How much will it cost?
- What about those travelling with me?

With the Equitable Life® Travel Assist package as part of your Extended Health Coverage, you are taken care of worldwide.\*

Your Group Benefits plan already provides coverage for emergency medical assistance while travelling outside your Province. Travel Assist provides you and your eligible dependents with a package of services that will help you through a medical or other travel-related emergency.

## Allianz Global Assistance

Allianz Global Assistance, an international travel assistance organization, administers your Travel Assist benefits. Allianz Global Assistance has an international network of medical facilities, transportation providers, medical correspondents and administrative agents available to provide immediate emergency assistance 24-hours a day, seven days a week. If a medical emergency occurs while you are travelling, specially trained Allianz Global Assistance professionals will arrange the best emergency care, and monitor your medical condition on an ongoing basis.

With a strong global presence and experienced, responsive teams ready to assist around the clock, you can trust that Allianz Global Assistance will be there when you need them.

**Travel Assist 24-Hour Emergency Hotline**  
Toll-free In Canada and the United States: 1-800-321-9998  
In all other countries CALL COLLECT: 519-742-3287

## Emergency Medical Assistance

### 24-Hour Assistance

Emergency assistance is available anywhere in the world\* 24-hours a day, seven days a week by calling the toll-free Helpline on your Group Benefits Wallet Card. Multilingual Allianz Global Assistance coordinators can access an international network of specialists who can provide assistance for medical, legal and most travel-related emergencies.

### Medical Assistance

When faced with a medical emergency away from home, Travel Assist will:

- Direct you to the appropriate medical facility;
- Monitor your condition and ensure you receive proper medical care; and
- Maintain frequent contact with you, your treating physician, and your family at home.

Travel Assist can also direct you to a local pharmacy if you need to replace lost medication. The local name of medications can also be provided.

### Medical Transportation

In the event of a medical emergency, medical transportation arrangements will be made for your return to your Province of residence. If medically necessary, arrangements will be made to transport you to the nearest local hospital.

If you die while travelling, authorization will be obtained and arrangements will be made to transport your body to your Province of residence. This benefit is eligible up to a maximum of \$5,000.

## Family Benefits

### Return of Dependent Children

If you, your spouse or an eligible dependent is hospitalized outside your Province of residence and dependent children under age 16 are left unattended, Travel Assist will arrange and pay for the transportation to return these children home. If necessary, transportation for a qualified escort to accompany the children will be arranged and paid.

### Return of Family Members

The hospitalization of you, your spouse or an eligible dependent may prevent other covered family members from returning home on their originally scheduled flight. If their original return tickets cannot be used, Travel Assist will pay for economy airfare so that covered travelling companions may return home.

### Visit of a Family Member

If you, your spouse or an eligible dependent who is travelling alone becomes hospitalized for more than seven days, Travel Assist will arrange and pay for round-trip, economy transportation for one immediate family member (a spouse, parent, child, brother or sister) to visit. A \$150 per day maximum for room and meals will be covered.

### Maximum Benefit

Family Benefits will be eligible to a maximum of \$5,000 for any one emergency.

## Additional Travel Benefits

### Lost Documents and Tickets

Lost Passports, visas and tickets can ruin a trip. Travel Assist will contact local authorities and help you arrange the replacements of these documents.

### Legal Assistance

If you find yourself in need of legal assistance while travelling in a foreign country\*, Travel Assist can refer you to a local legal advisor. If necessary, Travel

Assist will help you arrange a cash advance from your credit card, family or friends to post bail or pay legal fees.

### Telephone Interpretation Service

In an emergency, Allianz Global Assistance can provide Telephone Interpretation Services in most major languages.

### Urgent Messages

In case of an emergency, you can leave messages for family, friends, or business associates at the Allianz Global Assistance Operations Centre. The Operations Centre will hold messages from covered persons for 15 days.

### Vehicle Return

In the event of a medical emergency, arrangements will be made to return your vehicle, or a rented vehicle, to your place of residence or to the nearest appropriate rental agency. This benefit is eligible up to a maximum of \$500.

### Limitations

Travel Assist services are provided to you and your dependents while travelling outside your province of residence up to the maximum number of days stated in your Group Benefits Plan Booklet.

### Your Coverage is for Medical Emergencies Only

“Emergency” means a sudden, unexpected, acute illness or accidental injury that requires immediate, medically necessary treatment, prescribed by a doctor. An emergency ends when the insured person is deemed medically stable to return to their Province of residence.

When an insured person has a chronic condition, emergency services do not include treatment provided as part of an established management program that existed prior to the person leaving their Province of residence.