## Pacific Blue Cross Information while traveling outside of BC

There is no restriction regarding travel advisories as per the UVic extended health contract; however, we recommend members follow all government advice for Province-wide restrictions under the state of emergency declaration in response to Covid-19 Pandemic.

Below are some points regarding coverage and issues that may arise while traveling during a pandemic declaration:

- 1. Quarantine costs are not eligible at travel destinations or upon returning home.
- 2. Member's ability to receive care in other countries may be limited as care for COVID is being prioritized worldwide.
- 3. During pandemic, transfer of patients between hospitals may be restricted. This may lead to delays in returning members via air ambulance (when approved by PBC through Can Assistance) to a BC hospital due to a serious illness/injury that would require further care.

Pacific Blue Cross confirms emergency out-of-country coverage under the UVic extended health plan. The travel policy has coverage for emergency expenses incurred outside of your province of residence that result from COVID-19 if you are fully vaccinated against COVID-19.

According to the terms, conditions, and benefits of the UVic Pacific Blue Cross (PBC) Extended Health Care (EHC) contract under Policy 40704, PBC does not reimburse any expenses normally covered by your Provincial Health Care Provider (ie MSP of BC).

Your Provincial Health Care covers emergency expenses incurred while travelling outside your province of residence. Please contact them directly for their claiming procedures. PBC does not reimburse any claims denied by your Provincial Health Care due to missing their claiming deadline.

Eligible outstanding expenses not covered by your Provincial Health Care will be considered under your Emergency Out of Country Medical provisions within the University's group Extended Health Plan, reimbursable at 100%, subject to the annual deductible and plan limits.

Your Emergency Out of Country Medical plan includes coverage for the following listed items as per the guideline of your Contract:

- Emergency hospitals stay
- Air ambulance/evaluation only when medically required and pre-approved by PBC
- Physician charges
- Local emergency ambulance services to a hospital
- Prescription drugs
- Nursing services

Please note that this coverage is specifically for emergency expenses only. Our definition of an emergency is a sudden unplanned occurrence of an acute condition demanding immediate medical attention.

Your EHC plan does not allow for any continuous or routine medical care that is required for a pre-existing condition.

Non-emergent doctor's charges and diagnostic procedures, follow-up visits, repatriation of a deceased individual, continuing or routine care, elective or pre-arranged treatments, therapeutic abortion, childbirth, medical services, or supplies relating to pregnancy occurring within 2 months of the expected delivery date are not eligible.

Your coverage also includes Medi-Assist, a worldwide emergency medical assistance program provided by Can Assistance. Medi-Assist emergency access numbers are listed on the reverse side of your ID card, which enables members to call in an emergency, 24 hours a day, everyday. Medi-Assist can assist travel companions, contact relatives and personal physicians, and assist in facilitating claims payment. When medically required and pre-approved by PBC, Medi-Assist may also arrange emergency medical transportation. If emergency hospitalization is required, it is important that you contact Medi-Assist within 48 hours of being admitted or required air evacuation to obtain approval of coverage and treatment confirmation.

If you have any further questions, please call PBC at 604 419-2000 or 1 877 PAC-BLUE (toll-free).

## **Medi-Assist**

Pacific Blue Cross, through Medi-Assist, provides assistance to members and their dependents who experience emergencies while traveling outside of their province of residence.

## When and How to Contact Medi-Assist

- 1. Call Medi-Assist within 24 hours of an emergency. They are accessible to you 24 hours a day, seven days a week. Assistance is provided in both French and English. Have a pen and paper ready.
- How to connect to Medi-Assist:
   In Canada and the US: call 1 888 699-9333 (toll-free)
   Outside of Canada/US: contact an international operator and request a collect call to 604 419-4487.
- You will need to provide Medi-Assist with your PBC group and ID number or, if you
  purchased a travel plan, your travel plan certificate number. As such, please remember to
  take your PBC ID card or your travel certificate with you when leaving your province of
  residence.

The Medi-Assist service does not pay your medical expenses, but it does provide the following:

- Puts you in touch with qualified licensed physicians and medical services
- Connects you with qualified legal services
- Assists with lost baggage or stolen documents/money

- Arranges consular assistance and travel advice
- Assists with arrangement of repatriation of remains in the event of a death
- Notifies your insurer (Pacific Blue Cross) to facilitate claims payment
- Helps to contact your family or business partners
- Assist with transfer of patient from one facility to another, or to return patient to province
  of residence

For information about what is covered under your plan, visit your PBC <u>Member Profile</u>. You can also call us at 604 419-2000.

- <u>Download the Medi-Assist brochure</u> for more information (pdf)
- Fiche D'information: Medi-Assist (pdf)

Medi-Assist service is provided through CanAssistance

Note: the above provides general information. Its is recommended that travellers contact Pacific Blue Cross directly with questions specific to their University of Victoria group extended health plan coverage or their individually purchased PBC travel insurance prior to their trip.

Phone 1 877 722-2583

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