

Travelling for work or leisure?

Information for faculty and staff covered under
University of Victoria extended health plans

Before you go

What documentation to take with you?

Whether you are travelling for work or leisure, be sure to bring your health insurance information. Essential to include in your wallet is your PBC coverage card and your BC medical card or BC Services Card with your provincial Personal Health Number (PHN). Also pack your *Medi-Assist brochure* https://www.pac.bluecross.ca/pdf-bin/500/62-15-190_mediassist.pdf

Travel Advisories

Check the travel report for your destination and all the points you will be visiting in-between to determine the risk level. Travel Advisories from the [Department of Foreign Affairs and International Trade](#)

Travel Health Information

Check the travel health notice for your destination (all and points in-between) to determine if you need vaccinations and/or are required to carry vaccination certificates when travelling to specific countries or areas. Travel Health Information and Notices from the [Public Health Agency of Canada](#).

Register with Foreign Affairs

If you are traveling abroad, you can register your trip with the Foreign Affairs department of the Government of Canada. This free, confidential service will keep you connected to Canada in case of an emergency abroad, such as an earthquake or civil unrest, or informed in the event of an earthquake or civil unrest, or informed in the event of an emergency at home. <http://travel.gc.ca/travelling/registration>

Know what you are covered for

Coverage under UVic's Extended Health Plans

While traveling or on vacation outside British Columbia, benefits are payable for eligible expenses incurred **IN AN EMERGENCY ONLY** and when ordered by the attending

Physician. Non-emergency continuing care, testing, treatment, and surgery, and amounts covered by any government plan and/or any other provider of health coverage are not eligible. Review the UVic Benefits Handbook to ensure you know your coverage limits. Link to handbook can be found under the Resource section.

What is considered an emergency?

Emergency means a sudden unexpected injury or an acute episode of disease that requires **immediate** treatment or surgery. If further treatment or surgery is required the severity of the condition must be such that it would not allow the patient to be returned to B.C. for treatment

WorkSafe BC Coverage

Obtain all required approvals before you leave on University approved business, such as: placement agreements, research or work agreements at partner universities and authorization for travel and budget before you go. Review WorkSafeBC regulations and UVic policies related to accidents and injury. WorkSafeBC coverage is provided to faculty/staff members who sustain injuries arising out of and in the course of their employment out-of-province; however, coverage does not extend to all activities that the worker might participate in while travelling. Work SafeBC Out of Province Coverage <https://www.worksafebc.com/en/claims/report-workplace-injury-illness/types-of-claims/out-of-province-claims>

Medical Services Plan of BC

The Medical Services Plan (MSP) is British Columbia's public medical insurance program. If you are eligible for coverage while temporarily absent from BC, MSP will help pay for unexpected medical services you receive anywhere in the world at the same cost as in BC up to certain limits, provided the services are medically required, rendered by a licensed physician and normally insured by MSP. Although the province does provide some coverage for **emergency hospital** care when you travel outside Canada, the province limits coverage to a maximum daily payment of **\$75.00, in Canadian funds.**

Travel Accident insurance

While traveling on approved University business (excluding everyday travel to and from work), you are covered by group accident insurance in the event of accidental death or dismemberment. Employees eligible for benefit plan coverage, are automatically covered at no cost. The university pays the full premium.

This plan provides coverage up to \$100,000 in the event of your accidental death or dismemberment within 365 days of, and as a result of, an accident occurring while you are travelling on approved University business.

If a medical emergency occurs

In the event of a medical emergency while you are outside BC, you and your eligible dependents are covered for emergency travel assistance services called Medi-Assist, through PBC's travel benefit provider, CanAssistance. Medi-Assist must be contacted within 24 hours of the emergency to avoid delayed or refused claims. For full information on Medi-Assist services, please refer to PBC's extended health plan booklet for your employee group and review the *Medi-Assist brochure*.

https://www.pac.bluecross.ca/pdf-bin/500/62-15-190_mediassist.pdf

How to contact Medi-Assist

Your Pacific Blue Cross worldwide Medi-Assist card provides instant information on how to contact them. Call the nearest Medi-Assist emergency access number listed on your card. If necessary, call collect or contact the local telephone operator for help in placing your call to Medi-Assist. Have your Extended Health number (E040704) and your BC Care Card or Personal Health Number from your BC Services Card ready for identification.

What emergency travel assistance is available?

In emergencies which occur while you (and your eligible dependents) are traveling, Medi-Assist will coordinate the following services:

- Notify Pacific Blue Cross to expedite claims payment
- Connect you with qualified legal services
- Help with lost baggage or stolen documents/money
- Put you in touch with qualified licensed physicians and medical services
- Help to contact your family or business partners
- Assist with transfer of patient from one facility to another, or return of patient to home province
- Arrange consular assistance and travel advice
- Assist with arrangement of repatriation of remains in the event of a death

Travel Medical Insurance

Should you purchase additional travel medical insurance?

Travel medical insurance assists with expenses incurred while traveling outside of Canada or within Canada but outside of BC. Since there is a lifetime maximum for UVic benefit plan coverage, individuals may consider buying additional travel medical insurance to provide protection against depleting their Extended Health insurance and for possible catastrophic claims.

Seek advice from a qualified insurance broker when considering purchasing additional health insurance from a private insurer before you leave the province, whether you are going to another part of Canada or outside the country.

What is the Lifetime maximum through UVic's Extended Health?

The lifetime maximum amount of benefits payable for any one member or dependent is \$1,000,000. Any Out Of Country claims will count against this limit.

What to consider when purchasing travel insurance

You should ensure that the insurance policy is "first payer". First payer means that your policy will pay any eligible claims first; your UVic extended health plan will then pay any expenses not covered by your purchased policy. This helps protect your lifetime financial limit under the UVic plan. If your policy is not first payer and you have a claim, your policy will require your UVic extended health plan to pay first, and then your purchased policy will pay any claim not covered by your extended health plan.

Pacific Blue Cross (PBC) offers individual travel benefits at a discounted rate for plan members. Unlike some insurers, Pacific Blue Cross is first payer in the event of an out of country claim. This protects the lifetime limit on your Extended Health Plan.

Please note: Travel Insurance and Extended Health policies often have limitations of coverage associated with accidents or diseases arising from travel to a location where the Canadian Department of Foreign Affairs has issued a travel advisory or health warning advising Canadians not to travel to this country, region or city.

Coverage limitations and/or exclusions would apply if the advisory is in place prior to purchase of the policy. However, if you have already left on your trip when the advisory is issued, you would be covered should something unforeseen arise.

It is important you review the government's website for such advisories prior to booking your vacation.

Government of Canada Travel Insurance bulletin

<https://travel.gc.ca/docs/publications/insurance-assurance-en.pdf>

Resources

Frequently Asked Questions about Travel Plans

<http://www.pac.bluecross.ca/individual/travel/faq>

Get a free quote online <https://travelweb.pac.bluecross.ca/travelweb/default.aspx>

For further details on individual products including travel plans, please call 1-800-873-2583.

MediAssist http://www.pac.bluecross.ca/pdf-bin/500/62-15-190_mediassist.pdf

MSP Medical Benefits Outside of BC

<https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents/benefits/services-covered-by-msp/medical-benefits/medical-benefits-outside-of-british-columbia>

Government of Canada publication “Say Yes to Travel Insurance”

<https://travel.gc.ca/docs/publications/insurance-assurance-en.pdf>

UVic Benefit Handbooks

<https://www.uvic.ca/hr/services/home/compensation/benefits/handbooks/index.php>

Disclaimer: This outline is for information purposes only; it is not a contract. Plan terms and conditions are governed by policy contract number 40704 with Pacific Blue Cross. In the event of a discrepancy between the information provided on this web site and the policy contract, benefits will be paid in accordance with the policy contract.

You must be registered and enrolled in the benefit plans to receive the coverage under the plans. Coverage under the University of Victoria benefit plans is not automatic. It is the sole responsibility of the traveller to ensure that they are enrolled in the University of Victoria plans and have appropriate coverage in place based on their personal circumstances and their travel destination.