

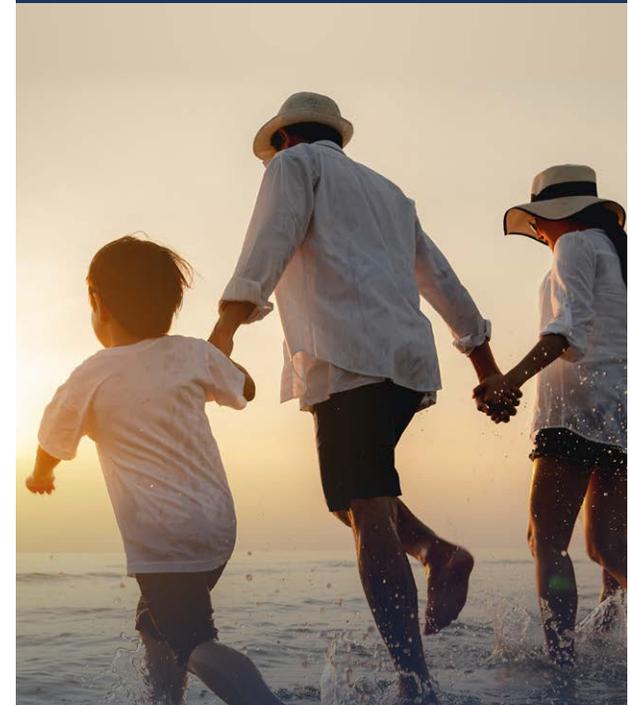
# LIMITATIONS AND EXCLUSIONS

1. Alberta Blue Cross may not accept liability for hospitalization and related services if the Travel Assistance service is not contacted within 24 hours of admission. Failure to contact the Travel Assistance service may result in the payment of medical expenses being denied or delayed.
2. Alberta Blue Cross, in consultation with the attending Health Care Professional or travel assistance medical service advisor, reserves the right to transfer the participant to another hospital or return the participant to their province of residence. Refusal to comply with the transfer request will absolve Alberta Blue Cross of any further liability, whether related to the initial incident or not.
3. Alberta Blue Cross will not pay for services if travel is booked or commenced contrary to medical advice or if medical attention is anticipated during the travel period. Alberta Blue Cross shall have the right to obtain medical information from the participant's physician(s) and request an assessment by an independent physician.
4. This coverage is only available to Participants who are covered by a Canadian provincial government health program.
5. Alberta Blue Cross will not pay for services if expenses are incurred when the Participant could have been returned to the province of residence without endangering their life or health, even if the treatment available in their province of residence could be of lesser quality or if the participant must go on a waiting list for that treatment.
6. Benefits are not covered if emergency medical care expenses are incurred in a country, region or city, when a written formal notice was issued by the Department of Foreign Affairs, Trade and Development of the Canadian government, or its equivalent, prior to the departure date advising Canadians to avoid non-essential travel or avoid all travel to that country, region or city unless the incident is unrelated to the posted warning.
7. Alberta Blue Cross may request proof of departure upon receipt of claim.
8. Alberta Blue Cross shall not pay for any Benefit relating to pregnancy or childbirth complications, including treatment for the newborn, if the medical emergency occurs after the 32nd week of gestation or is a result of the deliberate inducement of miscarriage.
9. Out-of-province emergency travel benefits, for member or spouse, shall automatically terminate on the 70th birthday.
10. Notice and proof of claim should be given to Alberta Blue Cross within 12 months of the date of service. Alberta Blue Cross will not be liable for any claim submitted more than 12 months after the date the supplies were received or the date the services were rendered to the Participant.
11. Alberta Blue Cross will not pay for expenses incurred due to:
  - seeking medical, second opinion advice or treatment intentionally or incidentally, even if the trip is on the medical recommendation of a Health Care Professional;
  - abuse of medication, toxic substances, alcohol or the use of non-prescription drugs;
  - driving a motorized vehicle while impaired by drugs, toxic substances or an alcohol level of more than 80 milligrams in 100 millilitres of blood;
  - commission of or attempt to commit, directly or indirectly, a criminal act under legislation in the area of commission of the offense; or
  - participation in an insurrection, war or act of war (declared or not), the hostile action of the armed forces of any country, service in the armed forces, hijacking, terrorism, participation in any riot or public confrontation, civil commotion, or any other act of aggression.

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Calgary



## OUT-OF-PROVINCE 90 DAY EMERGENCY MEDICAL TRAVEL PLAN

*For IAFF Local 255 employees and their dependents covered on the Extended Healthcare Plan*

Alberta Blue Cross Group Number 21686

EFFECTIVE SEPTEMBER 1, 2021

ALBERTA  
**BLUE CROSS**®

# TRAVEL BENEFITS

*Benefits are provided as a result of a medical emergency which occurs outside the Participant's province of residence.*

Your Alberta Blue Cross ID card contains the information you will need to use the emergency medical travel plan. Keep your card with you at all times while travelling, and contact the Travel Assist line immediately if you or a family member requires medical attention.

**Coverage level:** 100 per cent.

**Benefit period:** 90 days.

**Maximum:** \$5,000,000 CAD per participant per year.

**Accidental dental:** \$2,000 per participant per accident to natural teeth or permanently attached artificial teeth.

**Air ambulance:** Included.

**Ambulance services:** To the nearest qualified medical facility.

**Cremation or burial:** Cost of cremation or burial at place of death, to a maximum of \$2,500.

**Dental pain relief:** \$300 per participant per trip.

**Diagnostic services:** Laboratory services, x-rays, blood and blood plasma.

**Drugs:** Included.

**Expenses to visit the covered person\*:** \$250 per day up to \$2,500 and one round-trip economy airfare.

**Hospital accommodation:** Included.

**Incidental expenses\*:** \$50 per day to a maximum of \$500 per patient per hospital stay.

**Meals and accommodations\*:** \$250 per day per participant to a maximum of \$2,500 per incident for unavoidable additional expenses when remaining with a sick or injured travelling companion.

**Medical aids included:** Casts, canes, crutches, slings, splints, trusses, temporary wheelchair rentals and walkers.

**Medical evacuation included:** Air ambulance and repatriation.

**Nursing care:** On the written order of a physician during and following hospitalization.

**Outpatient expenses:** Included.

**Paramedical practitioners:**

Chiropractor: \$300 per participant per trip.

Chiropodist/podiatrist: \$300 per participant per trip.

Physiotherapist: \$300 per participant per trip.

**Physicians and surgeons fees:** Included.

**Return of dependent children\*:** One-way economy air fare, includes escort if required.

**Return of pet(s)\*:** Reimbursement of up to a maximum of \$500 for the cost of one way transport.

**Return of personal items\*:** Reimbursement of up to a maximum of \$500 for such items as luggage.

**Identification of deceased\*:** \$250 per day, to a maximum of three days, for meals and accomodation. One round-trip economy airfare for family member or friend.

**Return of deceased\*:** Cost of preparation and homeward transportation to province of residence, excluding the cost of a coffin, to a maximum of \$7,000.

**Travel Assistance:** In the event of a medical emergency, contact must be made with the Travel Assistance service within 24 hours. The Travel Assistance service contact information is on the back of your Alberta Blue Cross identification card.

**Travel Assistance provides the following services:**

- Assist in locating an appropriate health care professional, clinic or hospital.
- Confirm coverage and coordinate payment to the hospital or health care professional.
- Supervise the medical treatment and keep the participant's family informed.
- Arrange the transportation of a family member to the patient's bedside or to identify the deceased.
- Arrange for transportation home of the patient, if medically necessary.
- Provide emergency response in most major languages.

- Assist in contacting the participant's family, business partner or family health care professional.
- Coordinate the safe return home of dependant children if the participant or spouse is hospitalized.
- Arrange the transmission of urgent messages to family members or business partners.
- Provide referral to legal counsel in the event of a serious accident.
- Coordinate claims processing and negotiate health care provider discounts.
- Provide pre-departure information concerning visas and vaccinations.

**Vehicle services\*:** \$1,000 per incident for return of vehicle.

**Restrictions:** The out-of-province emergency travel benefits will only cover the first 90 days per trip and terminate at age 70.

## QUESTIONS?

Contact **Alberta Blue Cross** at **403-234-9666** or **toll free** at **1-800-661-6995** if you require further assistance.

This material summarizes the important features of your group travel plan. The exact terms and conditions of your group benefits program are described in the Contract held by The City of Calgary. In the event of a discrepancy between this brochure and the Contract, the Contract will be deemed accurate.

\* For further information, contact Travel Assistance at the time of the incident to confirm the conditions of coverage.