

Making the Most of Your Vacation

One of the easiest ways to prepare for your holiday is to take a minute and review your Chambers Plan health coverage. It protects you from the unexpected when you travel outside your home province.

Emergency Medical Travel covers expenses you may be charged outside your province of residence in a medical emergency. A medical emergency is an unforeseen illness or accidental injury requiring immediate treatment. The Chambers Plan will pay eligible expenses over the amount covered by your provincial health insurance, including charges for:

- a semi-private hospital room,
- medical services and supplies in a hospital,
- physicians' services, and
- prescription drugs.

Non-emergency medical expenses, such as elective treatments and services and travel vaccines, are not included.

Voyage Assistance confirms your eligibility for coverage and can help you during a medical emergency. It can direct you to a local physician or medical facility, cover payments required by emergency treatment facilities, and cover changes to your travel plans to get you home.

The Chambers Plan covers insured employees and their dependents as long as they're also covered by their provincial health care program. Totally disabled employees who qualify for Waiver of Premium under the life insurance benefit are not covered for Emergency Medical Travel.

Please refer to your booklet for details on the maximum trip duration under your plan.

For an additional cost, Ingle International can provide 'top-up' coverage for trips longer than specified in your group coverage. Follow the links on the *Travel* tab of your employee *my-benefits*® site, visit travel.my-health.ca or call 1 855 591.2288 to speak with a service representative.

For more information about your travel health benefit, including any Exclusions and Limitations, print off our Voyage Assistance brochure detailing the available coverage. You can find a copy on the Plan Members section of our website, www.chamberplan.ca, under *Your Coverage*. Your local advisor, or the National Service Centre at 1 800 665.3365, would be pleased to answer any additional questions you may have.

Contact Voyage Assistance Immediately!

If you have a medical emergency, you must contact Voyage Assistance immediately to receive benefits. They will confirm your coverage and help connect you to eligible services. You'll find the toll-free emergency numbers on the back of your Chambers Plan wallet card.

Inside Canada or U.S. 1 800 465.6390
Outside Canada or U.S. 1 514 875.9170

Need additional travel coverage?
Contact Ingle International

1 855 591.2288

BENEFIT

CHAMBERS OF COMMERCE
GROUP INSURANCE PLAN®

facts:

Making the Most of Your Vacation (Continued)

Healthy Travelling

my-benefits not only gives you access to forms and claim information, but it also gives you access to **my-benefits health**®, the Chambers Plan's health and wellness site containing tools, information, and resources whenever you need it.

When you travel, you bring home a lot of great memories and souvenirs. The one thing you don't want to bring home is an illness. The Travel Health section in **my-benefits health** allows you to discover important information about your travel destination. Simply choose the country you are planning on visiting and access:

- prevention tips for common travel health conditions,
- facts and travel advisory information on your travel destination,
- immunization recommendations, and even
- diseases present in that country that could pose a risk to you.

Using **my-benefits health** can help you plan ahead, keep you safe, and make your trip more successful and memorable.

Travelling to Cuba?

All travellers to Cuba are required to provide evidence of Travel Medical/Health insurance coverage before entering the country. Travellers are required to present a policy, insurance certificate or travelling assistance card, valid for the time span they will stay in Cuba. If travellers cannot provide proper evidence of insurance they will be required to purchase a local Cuban insurance product for the length of their stay.

If you or any of your employees are going to Cuba, ensure you bring along your Chambers Plan wallet card or even your employee booklet, as proof of your Out-of-Country coverage. Insureds can also contact our National Service Centre at 1 800 665.3365 with their name, firm number, and certificate number and we will provide them with a letter verifying their travel health insurance coverage with Desjardins Financial Security.

