

# INFO Bulletin

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Information Bulletin for Group Insurance Plan Administrators and Benefit Advisors

## The secret to a successful trip? Preparation!

**Unexpected events can spoil any vacation, especially trips outside Canada. Careful planning of all aspects of your trip is the key to avoiding unexpected occurrences that might ruin your hard-earned vacation!**

Here are some tips so you can start your trip with peace of mind:

### Learn about the destination

Safety, laws, customs, entry requirements and sanitary conditions are just a few important aspects that you should know about your destination. Conflicts in certain countries can undermine your travel plans and could even invalidate your travel insurance if a warning was issued at the time of ticketing. To find out what's happening in a particular country, Canada's Ministry of Foreign Affairs has a practical site: Travel Reports & Warnings at [www.voyage.gc.ca/countries\\_pays/menu-eng.asp](http://www.voyage.gc.ca/countries_pays/menu-eng.asp)

### Diseases, vaccines, drugs

At least six weeks before your departure, it's recommended that you make an appointment with a travel clinic or your doctor to verify your state of health and your vaccinations. The health expert could also identify which vaccines and preventive treatments are necessary, and recommend precautions to take when traveling to avoid being sick.

You should pack an additional supply of any prescription drug to ensure that you don't run short in the event of an unexpected delay returning to Canada. Also bring a copy of your prescription (with the common name and brand name of your drugs). This will serve in case of loss or theft.

### Passport

Just having a passport isn't enough to travel worry-free. It's critical to ensure that the passport renewal date occurs **more than six months** after the anticipated date of your return to Canada; if not, you may be refused entry to certain countries. Check with the embassy or consulate of your destination country for rules and restrictions about passport validity. They can also advise if a visa is needed to be granted entry to that country.

### Travel insurance

Your group insurance plan's supplemental health insurance benefit includes coverage for emergency medical fees incurred outside your province of residence. Before leaving, you should familiarize yourself with this coverage so that you know exactly how it works.

Here are some key points:

- Eligible expenses must be covered by the plan. They must be related to an unexpected, emergency situation.
- Coverage is generally restricted to a set number of days following your departure from Canada.
- Coverage is provided only for eligible plan members as defined in your group insurance booklet.
- Past or present health problems may restrict your coverage during the trip; it's important to check with Industrial Alliance prior to your departure date.

Your group health insurance plan also includes a medical assistance service outside of Canada. In case of emergency, call the toll-free number found on the last page of the *Your Travel Assistant Benefit* brochure (F54-811A) as quickly as possible. Available 24 hours a day in the language of your choice, this service provides instructions and support to help you take the appropriate actions. Qualified personnel deal directly with service providers and, upon your authorization, take charge of the claim and expense reimbursement process.

As an option, it's also possible to add Connection trip cancellation coverage, perfect for cancellation, delays or unexpected returns.

When you travel, keep all insurance documents with you and leave a copy with a friend or relative in Canada.

For more information, refer to the *Your Travel Assistant Benefit* (F54-811A) and *Connection* (F54-763A) brochures. For a complete description, including limitations and exclusions, contact your benefits advisor or your Industrial Alliance group account executive.



## What can you put in your carry-on luggage?

### Baby food

Baby formula and food, juice, water and other items for infants. These items are allowed in your carry-on bags or personal items. You can take them through security checkpoints and bring them on the plane. However, you must be travelling with a child under age 2 (0-24 months). All of these items, including the baby formula, must be presented to the screening officer and will be inspected.

### Bottles of water

100 ml containers (3.4 oz) or smaller are allowed in carry-on bags.

### Sunscreen and suntan lotion

Allowed in your carry-on bags when put in 100 ml (3.4 oz) or smaller containers.

### Prescription drugs in liquid or gel form

Prescription drugs in liquid or gel form are exempt from restrictions for liquids and may be transported in carry-on bags in quantities greater than 100 ml (3.4 oz). These liquids and gels must be declared separately to the screening agent.

Inhalers, supplies and equipment for diabetics are allowed.

To simplify security screening, the Canadian Air Transport Security Authority (CATSA) recommends that drugs bear the appropriate label (one printed by a medical professional indicating the drug name and/or manufacturer or a pharmaceutical label).

Don't try to save space in your luggage by putting all of your medications in the same container. To avoid problems at customs, leave your medications in their original package bearing the original label.

Source: Canadian Air Transport Security Authority  
To see a complete list of items, go to [www.catsa.gc.ca](http://www.catsa.gc.ca)

## Did you know?

When a patient has symptoms, the tests requested by a doctor to determine the origin of a problem or illness can be covered. Only medical imaging services and laboratory exams performed for **diagnostic** purposes are eligible for reimbursement.

However, medical imaging services and laboratory exams performed for **screening** or **genetic** purposes are not eligible for a reimbursement. This encompasses tests, health check-ups and genetic analyzes (DNA tests, amniocentesis, Prenatests, etc.) to search for one or more illnesses or abnormalities without any symptoms or illnesses.

Coverage for these types of fees varies according to provincial legislation and plans.

Refer to your group insurance booklet for a complete list of covered medical imaging services and laboratory fees. You can also contact your benefits advisor or your Industrial Alliance group account executive for more information on this subject.

## New mental health resource

The Mental Health Commission of Canada published a useful new guide to promote mental health at work. Take a look! *Psychological Health & Safety: An Action Guide for Employers* is accessible at [www.mentalhealthcommission.ca/English](http://www.mentalhealthcommission.ca/English).

To complete your reading, there are also several health in the workplace prevention programs:

<http://aucoeurdutravail.org/en> (bilingual)

<https://www.wellnessfits.ca/> (English only)

Period: January 1, 2012 to March 31, 2012

Service standard score card		
	Target	Performance
<b>Customer Service Center</b>		
■ % of calls answered in 30 seconds	80%	78%
<b>Claims</b>		
■ % of all Health and Dental claims processed in 5 days*	85%	87%
■ % of Short-Term Disability claims handled in 5 days*	85%	83%
■ % of Long-Term Disability claims handled in 10 days*	85%	85%
<b>Administration - Policy Implementation</b>		
■ % of new policies issued in 20 days*	80%	99%

\*Measured in business days

## About Industrial Alliance

Industrial Alliance is a life and health insurance company that offers a wide range of insurance and financial products. The fourth largest life and health insurance company in Canada, Industrial Alliance is at the head of a large financial group with operations across the country, as well as in the United States. Industrial Alliance contributes to the financial wellbeing of over three million Canadians and manages and administers over \$75 billion in assets.

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The INFO Bulletin is brought to you by Industrial Alliance.

You can also find it on our website at [www.inalco.com/groupinsurance](http://www.inalco.com/groupinsurance) under the *Administrator Services* section.