

YOUR TRAVEL ASSISTANCE BENEFIT



You will be pleased to know that your supplemental health insurance coverage allows you to benefit from travel assistance, giving you peace of mind when travelling outside your province of residence.

Before leaving

- Before you travel, whether for business, school or on vacation, it is important to read and understand the details of your out-of-province medical assistance program.
- Your coverage protects you in the event of a medical emergency due to a sudden or unforeseen incident. You will not be covered if your medical condition is unstable prior to your departure from your province of residence.

If you have an illness or pre-existing medical condition

- Before your departure, you must ensure that your medical condition is deemed stable by your insurer. A note from your physician stating you are fit to travel does not automatically mean that you will be covered by your insurance.
- To determine whether or not your medical condition is considered stable, you must contact our travel assistance service at 1-800-203-9024.

Medical emergencies Services offered

- 24-hour phone hotline
- Medical care
- Medical transportation
- Payment of medical expenses and cash advance
- Return of the deceased
- Return of dependent children
- Return of an insured person or a member of the insured person's immediate family
- Visit from a member of the immediate family
- Expenses for commercial accommodation and meals
- Vehicle return
- Emergency drugs

Travel assistance services Personal emergency

- Telephone interpretation service
- Messages
- Legal assistance
- Travel information
- Lost baggage or travel documents

Eligibility

Expenses for the services and equipment described will be covered, up to the maximum amount indicated in the contract, when they are incurred for a medical emergency that occurs while the insured person was outside their province of residence, on the condition that:

- The medical emergency occurred during the covered period or during a planned trip that doesn't exceed the maximum duration of absence.*
- The insured person was travelling for professional reasons, a vacation or to attend an accredited educational institution full-time; and
- The services and equipment had to be provided before the insured person returned to their province of residence in order to protect their health.

If the insured person must be hospitalized outside Canada due to a medical emergency, the insured person is obligated to contact the designated Medical Assistance Service through the insurer as soon as the insured person is reasonably able to do so after the beginning of their hospitalization.

* The covered period and the maximum duration of absence may vary depending on your plan. Please refer to your booklet for more details.

For more information about your travel assistance benefit program, please refer to your booklet.

In case of a medical emergency outside your province of residence, contact your Assistance service, 24/7.

From	Dial (toll-free)
United States of America, Canada	1-800-203-9024
Brazil	0-800-891-9883
Mexico	001-800-514-3156
United Arab Emirates	800-014-3161
Argentina, Austria, Australia, Belgium, Bulgaria, China, Colombia, Costa Rica, Denmark, Estonia, Finland, France, Germany, Holland, Hong Kong, Hungary, Ireland, Israel, Italy, Japan, Korea, Luxembourg, Macao, Malaysia, Netherlands, New Zealand, Norway, Philippines, Poland, Portugal, Singapore, South Africa, Spain, Sweden, Switzerland, Taiwan, Thailand, United Kingdom	800-404-14041
All other countries	514-499-3747 (collect calls)

The contact information is indicated on the back of your Group Insurance Benefit Card.

We suggest contacting the Assistance service as soon as possible even before consulting a doctor.

In most places, it's best to let the Assistance service arrange the terms of payment.

It's always best to not make a deposit or cash payment before calling the Assistance service.

Travel assistance
that gives you
peace of mind

INVESTED IN YOU.

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1-877-422-6487

ia.ca