

Communication to plan members

What to do in case of a medical emergency abroad?

According to [Statistics Canada](#), "Canadian residents returned from nearly 2.0 million trips to the United States in June 2022. This was over six times the number recorded in June 2021 (310,900), and 56.9% of the pre-pandemic level from June 2019. Of the total returning Canadian trips in June 2022, 1.5 million were by automobile, with over three-fifths (63.4%) being same-day trips. The number of Canadian-resident trips by air returning from the United States was 448,500 in June 2022, up from 25,300 in June 2021, and represented 70.2% of the level recorded in the same month in 2019, before the pandemic." Moreover, still according to [Statistics Canada](#), "In June 2022, the 571,700 residents who returned from visiting overseas, up sharply from June 2021 (61,200), approached nearly three-quarters (73.2%) of the pre-pandemic level, the highest level of recovery to date."

It is clear that, after two years of confinement, the craze for travelling is still going strong. Even if travel is a great way to expand one's horizons and to recharge one's batteries, unfortunately, a medical emergency can always occur. Moreover, despite the vaccines and all precautions taken, COVID 19 still continues to be present around the world. When a medical problem or an accident occurs, the stress increases and the journey can take a completely different turn.

To manage any unexpected medical emergency abroad, we have prepared for you a summary of the main services offered by iA Financial Group as well as what to do.

Services offered by iA Financial Group include:

- 24/7 access to a multilingual phone service that can provide access to a network of specialists in the event of an emergency
- The coordination of admission to an appropriate hospital and obtaining the necessary care of a general practitioner or specialist
- The organization of transportation or transfer to a hospital and repatriation to the plan member's home or a hospital near their home if their medical condition so requires and allows
- A number of other services, such as payments to suppliers, payment of living expenses, the coordination of the return of dependent children or other immediate family members, etc.

Handling a medical emergency abroad – what to do

If a medical emergency occurs during a trip abroad, you or your travel companion must first and foremost contact CanAssistance, iA Financial Group's partner for overseas medical assistance and travel insurance.

Immediately calling CanAssistance can help to:

- Obtain the support you need
- Be sent to the right place
- Confirm the eligibility of the costs incurred
- Make the necessary billing arrangements

If CanAssistance is contacted immediately: CanAssistance takes charge of the file and costs incurred upon admission. Once the service provider (hospital, physician, etc.) agrees to have the expenses covered by the assistance centre, you won't have any expenses to pay.

If CanAssistance is NOT contacted immediately: If you don't call the assistance centre, you will be required to pay the costs upfront and submit them later to CanAssistance for reimbursement along with the medical information required for the assessment. Certain restrictions may apply.

To contact CanAssistance, you can use the assistance numbers on your group insurance card.

Good to know

Note that the Canadian government always gives [recommendations](#) concerning COVID-19 and that medical assistance coverage is reduced in at-risk countries, as determined by [Government of Canada travel advisories](#). Therefore, before you leave, you are strongly encouraged to check whether the country where you plan on travelling is affected by such an advisory.

iA Financial Group can provide additional information about travel assistance and claims from outside of Canada. Please feel free to contact us.

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