

City of Winnipeg Retiree Group Benefits Plan

Travel Tips

Planning a trip? Do you have all the information you need and know what to do if an emergency situation occurs while you are travelling outside your province of residence? Reviewing the following tips before you leave will help ensure you are well-prepared and provide peace of mind while travelling.



Before you leave:

- 1 Understand country entrance requirements and safety issues.** Visit the Canadian government's travel website at travel.gc.ca to find information on:
 - Entry requirements for the places you are visiting (including immunization requirements)
 - Travel warnings/advisories in effect
 - Personal safety issues you should take into account
 - Vaccinations and other medical information for your destination
 - The Registration of Canadians Abroad service (register online to stay connected to Canada in case of an emergency abroad or an emergency at home)
- 2 Know your coverage.** Make sure you are covered for the full duration of your trip. Here are some other important things to know about your group travel coverage:
 - There is a 30-day maximum on any trip that includes travel outside of Canada.
 - All trips must start and end in your province of residence.
 - Benefits are payable to a maximum of \$5,000,000 per person per claim to a lifetime maximum of \$5,000,000.
 - If you have a claim, proof of departure date and return dates will be required.
 - If you are 65 years of age or older, your coverage is subject to a pre-existing conditions clause.

Refer to your benefits booklet for a full list of coverage and exclusions or check your [mybluecross](#)[®] account online for coverage summaries.

3 Get answers to questions before you leave. We offer pre-travel assistance on common items travellers need information about including:

- Visa and vaccine information and warnings
- Embassy locations
- Medical care quality and hospital locations
- Designation information for individuals with chronic conditions and/or who are physically challenged

4 Remember to take your Manitoba Blue Cross ID card and provincial health care card with you.

Having your cards on hand will ensure that you have the proper information available if you require medical services. Some countries, such as Cuba, may require proof of health insurance before you enter the country. Your ID card will meet this requirement. Review information available on the Canadian government's travel website at travel.gc.ca to confirm entry/exit requirements.

While you are away:

5 Know what to do in case of a medical emergency. On the back of your Manitoba Blue Cross ID card, you will find the number for International Travel Assistance, which provides Manitoba Blue Cross plan members with 24-hour worldwide assistance.

Contact International Travel Assistance before seeking medical care for information on how to proceed when you are out of the country and have a medical emergency.*

Here is some information you will need when an emergency medical situation occurs:

- Use these numbers to contact International Travel Assistance:
 - In Canada and United States, call toll-free 1.866.601.2583.
 - From other countries or if the toll-free number does not work, call collect 204.775.2583 (country code may be required).
- If you cannot make a collect call, place the call and submit a detailed receipt for the long-distance charges with your claim. Roaming charges are not eligible. Call when:
 - You are hospitalized or about to be hospitalized.
 - You need assistance in locating the proper medical care nearest you.
 - Coverage/benefits verification is required (hospital/physician can contact International Travel Assistance directly).
 - You are involved in an accident or have a medical problem requiring treatment or translation service.
 - Emergency evacuation is deemed medically necessary or repatriation is required (arrangements will be made through International Travel Assistance).
 - Any serious medical problem arises.
- When you call International Travel Assistance, be prepared to provide:
 - the name of the injured person
 - the contract/certificate number
 - a description of the situation

**Neither Manitoba Blue Cross nor the International Travel Assistance service provider shall be responsible for the availability, quality or results of any medical treatment or the failure of the insured to obtain medical treatment.*

- 6 Keep copies of important documents.** You will need to provide proof of travel dates. This includes medical bills/receipts, boarding passes, travel or flight itineraries or receipts for expenses made in your province of residence before and after your trip. You will also need to submit a claim form and other necessary claim materials even if a provider bills Manitoba Blue Cross directly.

When you return:

- 7 Submit claims for incurred expenses immediately** after you return home.
- For expenses incurred within Canada, present original receipts or statements to your provincial health plan. Application forms for out-of-province health benefits can be found on the provincial website of your province of residence. Upon receipt of payment from your provincial health plan, submit a copy of your receipts and your provincial health plan statement of payment to Manitoba Blue Cross with a completed Travel Health Claim Form and proof of travel dates.
 - For expenses incurred outside of Canada, submit all original itemized bills/receipts of paid expenses directly to Manitoba Blue Cross with a completed Travel Health Claim Form and proof of travel dates.

Some payments may be coordinated with your provincial health plan. Non-Manitoba residents must contact Manitoba Blue Cross for additional claim procedures.

Forms can be downloaded from the Manitoba Blue Cross website at mb.bluecross.ca.

