

Intl' Association of Heat & Frost Insulators & Allied Workers Local 118

OUT OF PROVINCE/OUT OF COUNTRY MEDICAL EMERGENCY COVERAGE:

Your Extended Health Care plan provides 100% coverage for **unforeseen, medical emergencies** that occur while outside your province of residence.

Coverage:

- You and your dependants (to age 70, children to age 21/students to age 25)
- 90 days per trip (24/7)
- Policy #1059730
- Anywhere in the world (excluding war stricken countries)
- Overall Maximum \$5,000,000.00
- Emergency Assistance by International Medical Network

Global Excel must be contacted before you seek medical attention. If not, you must have someone contact them as soon as reasonably possible. Failure to contact them could result in costs you incurred might not be fully covered and you will be liable for the difference.

MAKE SURE YOU CARRY YOUR CARD (Contact numbers and group number on back of card)

Minor Medical Problems:

Global Excel must be contacted before you seek medical attention. They will establish your claim and assign a claim number.

You will:

Pay the provider and keep the receipts

Submit the receipts to Medical Services Plan of BC for their portion

After you receive payment from MSP, submit the balance to Global Excel

Serious Medical Problems:

Global Excel must be contacted immediately. (Either you, medical provider or someone on your behalf)

Global Excel will identify the most appropriate medical facility, make arrangements, verify coverage, assist in interpretations, guarantee payment of all expenses, co-ordinate with Medical Services Plan of BC, and if necessary arrange transportation home.

All costs will be handled directly with the Providers.

In the event of an emergency the following will be considered:

Medical necessity

Reasonable and customary charges

Incurred as a result of emergency due to sudden and unforeseen sickness and/or injury

***Refer to booklet for a complete list of covered benefits.

*(If you have a medical condition, see your physician BEFORE you leave to make sure your condition is stable and it is safe for you to travel. If in doubt, call the Administrator and they can confirm for you.)