

McMaster Retiree Out of Province Emergency Medical Coverage Summary

As part of the retiree extended health plan, eligible McMaster retirees are provided with emergency medical coverage while outside of the province in which they live. This coverage is provided through Sun Life Financial. Sun Life will pay 100% of the cost of qualified emergency services up to a lifetime maximum of \$10,000.

An emergency is defined as an acute, unexpected condition, illness, disease or injury that requires immediate assistance.

Sun Life utilizes the expertise of their emergency travel assistance partner, Europ Assistance USA Inc as they are the centre of expertise for handling these claims. Europ Assistance will coordinate claim reimbursement from the applicable Provincial Health Plan on behalf of the plan member (McMaster retiree) and guarantee pre-payment if required.

Please note the following if purchasing additional coverage:

The \$10,000 McMaster Retiree Out of Province Coverage can be used as first payer on an emergency out- of- province/country claim. Thus, when purchasing additional private insurance with a deductible, you can use the \$10,000, or whatever portion of it you have remaining under the McMaster plan to coordinate with the private insurance.

Things you should consider before travelling:

- You are encouraged to review your retiree benefit booklet or contact the McMaster HR Service Centre for clarification on your particular coverage prior to your departure. It is important to understand the conditions on which your coverage is based. For example, you may be covered for only the first 60 days from which you leave your province.
- We strongly encourage retirees to purchase additional travel insurance every time they travel out of province or Canada.
- It is possible to purchase additional individual travel coverage that will provide coverage after claims have been paid by the McMaster plan.
- To contact the McMaster HR Service Centre please call (905) 525-9140 extension 22247 and press "3" for retiree assistance. An HR Advisor would be pleased to assist you with questions regarding your coverage prior to your travel.

Steps to be taken in the event that a medical emergency occurs outside of the province in which you reside:

- You or a delegate must call the Europ Assistance 24 hour operations centre before receiving medical care. If contact cannot be made before services are provided, contact with Europ Assistance must be made as soon as possible afterwards.
- Europ Assistance is available 24 hours a day and toll-free numbers are as follows:
 - In USA or Canada 1-800-511-4610
 - In Mexico 001-800-368-7878
 - Elsewhere 202-296-7493 (call collect if available)
- Any invasive or investigative procedures (eg. Surgery, CAT scan) must be pre-authorized by Europ Assistance except in extreme circumstances where surgery is performed on an emergency basis immediately following admission to a hospital.
- Please provide the customer services representative with the following information:
 - your policy number (the McMaster contract number is 25018);
 - your Member ID (your member ID is your prior employee number and is available by contacting the McMaster HR Service Centre);
 - a description of your situation;
 - the number(s) you can be contacted at during the medical emergency; and
 - details of any additional travel coverage that is available to you.
- You should continue to stay in touch with Europ Assistance during the medical emergency until such time as a customer services representative tells you otherwise.

Coordination of benefits between more than one plan:

- The Canadian Life and Health Insurance Association guidelines dictate that if a Plan member has benefits under more than one insurance policy; the insurance provider (travel assistance provider) that is contacted first has the responsibility to manage the claim. This includes providing assistance, claims processing and recovery of claim reimbursements from all sources.
- The guidelines also dictate that individual insurance plans are last payer, and that a group insurance plan (i.e., the McMaster retiree plan) is first payer, hence the reason we recommend you call Europ Assistance first.
- If the plan member (McMaster retiree) contacts Europ Assistance first, the claim will be managed and adjudicated by Europ Assistance. If applicable, Europ Assistance will contact the individual travel plan (the second insurer). Depending on the circumstances, Europ Assistance will either coordinate for the balance of the claim on behalf of the plan member or transfer the management of the claim to the individual travel plan. You will be notified if such a transfer occurs.

The claim submission process:

- All emergency out of province/country travel claims are to be sent to Europ Assistance for claims adjudication. In order for claims to be reimbursed, please submit a completed Sun Life

claim form, original receipts and details regarding the emergency. The forms should be sent directly to:

Europ Assistance USA, Inc
4330 East West Hwy, Ste 1000
Bethesda, Maryland USA 20814

The above information (policy and member ID) can be easily recorded on the travel card that follows for easy reference when you travel. You can print, complete and cut out the card if you wish.

Travel Card		<p>In an emergency, contact Europ Assistance immediately. (This is a requirement of your plan.) Physicians and hospitals can call to confirm benefits and arrange direct payment.</p> <p>Europ Assistance's call centre is open 24 hours a day.</p> <p>In the USA and Canada, call: 1-800-511-4610 In Mexico, call: 001-800-368-7878 Elsewhere, call: * 202-296-7493 (call collect if available) Toll-free dialing is not available in Cuba. Use international operator. Fax: * 202-331-1528 E-mail: ops@europassistance-usa.com</p>
Member's name: _____		*Add the long distance code to contact the USA.
Contract no.: _____		
Member ID no.: _____		
Card is not transferable. Not valid if group benefits have been terminated.		

Please note the information contained in this document is intended as a brief summary of key aspects of the Emergency Medical Coverage for eligible McMaster retirees and applicable processes. For full details of eligibility and benefit provisions reference should be made to the applicable benefit booklet or by contacting the McMaster University Human Resources Service Centre. Further, in the event of any discrepancy or inconsistency, the official McMaster and Sun Life documents will govern.