

7. This policy excludes loss, damage, cost, or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following, regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

(a) war, invasion, acts of foreign enemies, hostilities, warlike operations (whether war be declared or not), civil war, chemical, biological or bacteriological warfare, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or

(b) any act of terrorism. For the purpose of this policy an act of terrorism means an act, including but not limited to: hijacking, the use of force or violence, chemical, biological or bacteriological force and/or the threat thereof by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear, that has been determined by the appropriate federal authority to have been an act of terrorism.

(c) any action taken in controlling, preventing, suppressing or in any way relating to (a) and/or (b) above.

8. Expenses in excess of \$2 million Canadian per covered participant, per incidence outside the province of residence.

All claims and required government forms must be submitted within four (4) months of the date of service.

Referrals Outside Canada

When participants are referred outside Canada by the attending physician for medical services not available in Canada, Medavie Blue Cross will pay for the following eligible benefits. Payment will be made at the reasonable and customary amount for charges in excess of provincial government health care allowances up to a lifetime maximum of \$500,000.

Ambulance—Charges for licensed ambulance services required to transport a stretcher patient to and from the nearest hospital able to provide essential care. Charges for air transport are included to a maximum of up to three economy seats on a regularly scheduled flight.

Ambulance Attendant—Charges for travel expenses of an accompanying registered nurse or qualified medical attendant (not a relative) when medically necessary and approved by Medavie Blue Cross.

Hospital—All hospital charges for medically necessary services, less the amount allowed under the provincial government health care plan, such as:

- hospital room accommodation
- intensive care rooms
- nursing services
- operating and recovery rooms
- diagnostic and laboratory services including x-ray
- oxygen and blood
- prescription drugs including intravenous solutions
- physiotherapy

Physicians and Surgeons—Customary charges of physicians and surgeons for services rendered, less the amount allowed under the provincial government health care plan.

Limitations and Exclusions

(Referrals outside Canada)

- The referral outside Canada must be medically necessary and must not be for services available in Canada, as determined by Medavie Blue Cross.
- The claim must have prior approval for payment from Medavie Blue Cross.
- Payment will be made for the reasonable and customary charges of the provider of the services or supplies in the area in which the services are rendered.
- Payment will only be made for services and supplies rendered while the patient was under the active treatment of a licensed physician.
- Payment will not be made for treatment of any illness commencing within 12 months after the participant's effective date of group coverage for which the participant has received medical treatment or has been prescribed drugs 12 months prior to the effective date of this coverage.
- The services to be provided outside Canada must not be experimental or investigative in nature.
- Referrals outside of Canada exclude, but are not limited to, services not available due to waiting lists and/or treatment which has been refused by a physician in Canada.

Co-ordination of Benefits

After the benefit payable by the provincial government health care plan has been determined, the excess benefits provided by this agreement will be co-ordinated with those of other contracts or plans.

How to Claim

In the event of a loss, you must obtain detailed invoices for hospital charges, medical or other expenses and provide Medavie Blue Cross with an attending physician's statement confirming that all services for which you submit a claim were rendered. Medavie Blue Cross will see to it that the governmental plans' share is duly refunded.

You may obtain forms from Medavie Blue Cross at the following address:

644 Main St.
PO Box 220
Moncton, NB E1C 8L3

Travel Assistance Lines

In the event of a medical EMERGENCY you must call **CANASSISTANCE** as soon as possible:

From Canada or the United States:

1-800-563-4444

From anywhere else:

506-854-2222 (collect)

If you must incur the cost of the call, Medavie Blue Cross will reimburse you.

This brochure is designed to outline the benefits for which you are eligible and does not create or confer any contractual or other rights. All rights with respect to the benefits of an Insured will be governed solely by the group master policy issued by Medavie Blue Cross.

Issued by Medavie Blue Cross

Important! Keep in a safe place.

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M^cMASTER UNIVERSITY

TRAVEL PLAN

Active Members



Medavie Blue Cross Travel Benefits

When packing for your next trip, be sure to tuck this brochure in your suitcase. The last thing you need to worry about is where to turn for assistance in a medical emergency away from home. Whether you are travelling out of the province or out of the country, your travel benefits were designed to go along with you. This brochure outlines your travel benefits and provides valuable information you may need. When you travel, keep this brochure and your Medavie Blue Cross identification card with you at all times.

Medavie Blue Cross will provide travel coverage for a specific number of days per trip – please contact your plan administrator or Medavie Blue Cross Customer Contact Centre at 1-800-355-9133 to confirm your coverage.

For the purpose of this contract, all participants must be covered under the provincial government health care program in their province of residence. The benefits provided herein are over and above and may not be a duplication or substitution of benefits granted by government programs, unless specified otherwise.

Travel Assistance

Medical Assistance

Medavie Blue Cross provides you, through Canassistance, with a toll-free emergency hotline, 24 hours a day, seven days a week, to assist you if you must consult a physician or require hospitalization following an accident or sudden illness. The assistance company can provide the following supportive services:

- direct you to an appropriate clinic or hospital and advance funds to the hospital, if necessary;
- confirm the medical insurance coverage to spare you a substantial monetary deposit;
- ensure a follow-up of the medical file and communicate with the family physician;
- repatriate you to your province of residence, when necessary;
- co-ordinate the safe return home of dependent children, if you are hospitalized;
- make the necessary arrangements for transporting a family member to the patient's bedside if hospitalized for at least seven days and if the attending physician advises such attendance;
- co-ordinate the return of your vehicle if you are unable to bring it back due to an illness or accident.

General Assistance

In emergency situations, Medavie Blue Cross will provide for these services, via the assistance company:

- toll-free assistance lines available 24 hours a day, seven days a week;
- transmittal of urgent messages;
- co-ordination of claims;
- services of an interpreter for emergency calls;
- referral to legal counsel in the event of a serious accident;
- settlement of formalities in the event of death;
- assistance in the event of loss or theft of identity papers;
- information regarding embassies and consulates.

The assistance company may also provide pre-travelling information with regard to visas and vaccines.

Worldwide Travel Benefits

Ambulance—Normal charges for licensed ambulance service including air ambulance and evacuation to and from the nearest qualified medical facility.

Coming Home—Extra costs of return economy fare by the most direct route (air, bus, train) when an illness is such that the patient must return home and be accompanied by a qualified medical attendant (not a relative). Written authorization is required from attending physician. If returning on a commercial aircraft, this coverage is included:

- two economy seats by most direct route to the patient's home city in Canada, one for the covered patient and one round-trip fare for medical attendant;
- the number of economy seats required to accommodate the covered person if on a stretcher and one round trip for a medical attendant.

Dental Services—Charges for dental treatment to a maximum of \$1,000 Canadian when, as the result of accidental injury (direct accidental blow to the mouth), natural teeth have been damaged, or a fractured or dislocated jaw requires setting. Such dental treatment must be rendered or reported and approved for payment by Medavie Blue Cross within 180 days of the accident and be supported by proper certification.

When such dental treatment must be deferred because of the age of the patient or other factors that are justified in the opinion of Medavie Blue Cross, the claim may be approved for later payment. To meet our payment criteria, the participant must have been covered by Medavie Blue Cross for accidental dental at the time the accident occurred, and must still be covered by Medavie Blue Cross at the time the services are rendered. The only exception to this criteria is when the participant is uninsured for dental benefits at the time the service is rendered, in which case the claim may be approved.

The subscriber must submit to Medavie Blue Cross within 180 days of the accident complete details of required services from the dentist and reason for deferment.

Diagnostic Services—The cost of diagnostic laboratory and x-ray services, less the amount allowed under the provincial government health plan, when ordered by the attending physician.

Drug Benefits—Charges for drug benefits as defined in the employee booklet, a quantity sufficient for the period of travel. Payment of eligible drugs will be made only when proof of purchase is supplied in the form of an account from a Medavie Blue Cross approved provider located outside the participant's province of residence and showing the name of the preparation, date of purchase, quantity, strength and total cost.

Hospital Accommodation—Charges of a public general hospital, less the amount allowed under the provincial government health plan, for (a) room accommodation (not a suite of rooms) and (b) medically necessary inpatient and outpatient services.

Meals and Accommodations—Up to \$700 Canadian (\$100 per day for seven days) per trip for extra costs of commercial accommodation and meals incurred by the subscriber or by a covered dependent remaining with a travelling companion when the trip is delayed due to illness or accident to a travelling companion or a covered person. This must be verified by the attending physician and supported with receipts from commercial organizations.

Nurse—Private duty nursing, when ordered by a physician at the usual, customary and reasonable fee. Registered nurses providing the service must not be a relative of the patient or an employee of the hospital.

Paramedical Services—Cost of services from chiropractors, osteopaths, chiropodist/podiatrists and physiotherapists (not a relative), in excess of payment by a provincial government health plan, excluding charges for x-rays.

Physicians and Surgeons—Customary charges of physicians and surgeons for services rendered, less amount allowed under provincial government health plan.

Return of Deceased—Up to \$3,000 Canadian towards the cost of preparation and homeward transportation of the deceased (excluding the cost of a coffin) to the point of departure in Canada by the most direct route in the event of death of the covered person.

Transportation to Visit the Covered Person—Return economy fare by most direct route for transportation costs (air, bus, train), when the covered person has been confined to hospital for seven days or more or has died and the attending physician advised the necessary attendance of a family member or close friend of the covered person.

Vehicle Return—An allowance of up to \$500 Canadian for the cost of driving the patient's vehicle, either private or rental, by commercial agency to the patient's residence or nearest

appropriate vehicle rental agency when the patient is unable to return it due to sickness or accident.

Wheelchairs, Crutches and Canes—Rental of wheelchairs, crutches or canes when required as a result of sickness or accident. This benefit will be payable only when the sickness or accident occurs outside the participant's province of residence and for rental expenses incurred outside the participant's province of residence when ordered by a physician.

Limitations and Exclusions

(Worldwide Travel)

No benefits are paid in the following cases:

1. No benefits are available under the plan for residents travelling outside their province of residence primarily or incidentally to seek medical advice or treatment, even if such a trip is on the recommendation of a physician.
2. No benefits are available under the plan for elective (non-emergency) treatment or surgery. This is defined as treatment or surgery (a) not required for the immediate relief of acute pain and suffering, or (b) which reasonably could be delayed until the covered person has returned to Canada or (c) which the covered person elects to have rendered or performed outside of Canada following emergency treatment for, or diagnosis of, a medical condition which (on medical evidence) would not prevent the covered person from returning to Canada prior to such treatment or surgery.
3. Benefits under the plan shall not be paid if the covered person receives the same from a third party.
4. No benefits will be paid for expenses incurred as the result of abuse of medications, drugs or alcohol; suicide or attempted suicide; criminal acts, war or other hostilities.
5. Medavie Blue Cross, in consultation with the attending physician, reserves the right to return the patient to Canada. If any participant is (on medical evidence) able to return to Canada following the diagnosis of, or the emergency treatment for, a medical condition which requires continuing medical services, treatment or surgery, and the participant elects to have such treatment or services rendered or surgery performed outside of Canada, the expense of such continuing medical services, treatment or surgery will not be covered by this plan.
Medavie Blue Cross accepts no responsibility in the event of the deterioration of the participant's medical condition during or after the transfer back to Canada.
6. Coverage is limited to expenses incurred as a result of a sudden illness or accident which occurs outside the participant's province of residence. Pre-existing conditions will be covered as a benefit provided the condition is stabilized prior to travel and medical attention is not anticipated during the travel period.