

# Understanding Your UBC Travel Benefits

April 30, 2018



## Agenda for Today

- Should I purchase additional insurance?
  - Individual decision
  - Five things to know that will help you make an informed decision
- What documentation should I bring with me?
- What should I do in the event of a medical emergency?
- How do I make a claim?
  
- Questions and Answers

Should I purchase  
additional medical  
insurance?

## It Depends...

Individual decision – 5 things to know before you decide

1. What is my UBC coverage?
2. What is my Extended Health balance (as well as dependents)?
3. Am I covered elsewhere?
4. What if I have pre-existing conditions / pregnant?
5. What are the exclusions / limitations?

Then Decide...

## #1: What is my UBC coverage?

Expense	In BC	Outside BC/Canada	
		Coverage	Reimbursement
Expenses that the <b>BC Medical Services Plan</b> normally covers <i>Hospital room (shared), hospital services &amp; physician services</i>	Covered if medically necessary	Covered if medically necessary in the event of an <b>emergency</b> only	MSP is first payor  Sun Life reimburses difference up to 100%, up to overall lifetime max of \$2,000,000 per person
Expenses that <b>Sun Life</b> normally covers <i>Prescription drugs, ambulance, semi-private or private hospital room, vision care, medical equipment &amp; supplies, paramedical services</i>	Covered if medically necessary, as specified in booklet	Same coverage, with the exception of paramedical services that are not covered outside Canada and the USA  100% ambulance	Sun Life reimburses as if the expense was incurred in BC, up to overall lifetime max of \$2,000,000 per person

## Definition of emergency

An acute illness or accidental injury that requires immediate, medically necessary treatment prescribed by a doctor. An emergency ends when you are medically stable to return to the province where you live.

- A sudden, unexpected illness or injury
- An acute episode of a medical condition that was not identified or being treated prior to departure from Canada.
- An unexpected and unforeseen acute episode of a previously identified medical condition (pre-existing condition) that was stable and controlled at the time of departure from Canada.

## #2: What is my Extended Health balance?

- Out-of-province/country travel maximum falls under the \$2,000,000 Extended Health lifetime maximum (per person)
- \$2,000,000 is reduced by all Extended Health claims Sun Life has reimbursed you for
- Call Sun Life to find out your balance (as well as dependents)
  - 1-800-361-6212
- Low balance – may want to purchase additional coverage

### #3: Am I covered elsewhere?

- Do you have coverage under your spouse's plan?
- Do you have a credit card that provides coverage for out-of-province/country medical expenses?
  - Read the fine print
  - Call to confirm coverage
- Under Coordination of Benefit rules, you may receive reimbursement between all plans you are covered for
  - The plan you contact first is generally considered the first payor based on Canadian Life and Health Insurance Association guidelines:  
[https://www.clhia.ca/domino/html/clhia/CLHIA\\_LP4W\\_LND\\_Webstation.nsf/resources/Guidelines/\\$file/Guideline\\_G17.pdf](https://www.clhia.ca/domino/html/clhia/CLHIA_LP4W_LND_Webstation.nsf/resources/Guidelines/$file/Guideline_G17.pdf)



## #4: What if I have a pre-existing conditions /pregnant?

If you have a pre-existing condition:

- You can still travel and have coverage as long as your doctor has cleared travel
  - We recommend getting a letter or calling the doctor prior to travel and having them make a note to your medical file

Pregnancy:

- Up to 36<sup>th</sup> week of pregnancy: covered for emergency medical expenses related to birth of child
- No coverage beyond 36<sup>th</sup> week

## #5: What are the exclusions/limitations?

- Covered 365 days from the date you leave BC. Hospital coverage is limited to 90 days, will be extended if it is dangerous to transport you back home.
- If Sun Life (based on medical information) determines that you can be transported back to BC for medical attention and you elect not to return home.
- Non-emergency services: services that are not immediately required or which could reasonably be delayed until you return to BC.
- Illness or injury resulting from the hostile action of any armed forces (military or police), insurrection, riot, civil commotion or terrorist activity that you **participated in**.
- Participation in a criminal offense.
- No coverage for trip delay, cancellation or lost luggage.
- Participation in extreme sports is not an exclusion.
- Travelling to a country where there is a travel advisory warning is not an exclusion. However, check the travel report, health notices and International SOS before you leave.

## Situational Examples

1. Rebecca is in Peru hiking the Inca Trail to Machu Picchu. While on the hike, she falls and breaks her leg. She needs to be airlifted to the nearest hospital for immediate medical attention.
  - Is this an emergency?
  - Will the air ambulance be covered?
  - Will the hospital services be covered?
2. Sam is in Hong Kong for a conference. He takes daily medication to control his high blood pressure. He was extremely busy prior to his trip and did not have the time to refill his prescription. He has run out of pills and needs to visit a doctor.
  - Is this an emergency?
  - Will the doctor's visit be covered?
  - Will the prescription drugs be covered?

## Decision to Purchase Additional Coverage

Sun Life reviews each situation as it arises.

- Coverage depends on whether it is considered a medical emergency, cost of services obtained, whether you have a high enough balance, etc.

After reviewing the five things to know:

- If you are comfortable with the UBC coverage, you may decide not to purchase additional coverage
- If you have a low Extended Health balance, pre-existing conditions, pregnant, or lower tolerance for risk , you may wish to purchase additional coverage for peace of mind

What documentation  
should I bring with me?

## Bring the following:

- BC Care Card/BC Services Card
- Sun Life Coverage Card – can download from the Sun Life website
- Letter from UBC Human Resources (if required for tour company, visa application)
- Medi-passport brochure: [http://www.hr.ubc.ca/wellbeing-benefits/files/medi\\_passport.pdf](http://www.hr.ubc.ca/wellbeing-benefits/files/medi_passport.pdf)

**Also see Preparing for Travel Checklist for helpful tips**

[http://www.hr.ubc.ca/wellbeing-benefits/files/travel\\_benefits\\_checklist.pdf](http://www.hr.ubc.ca/wellbeing-benefits/files/travel_benefits_checklist.pdf)

What should I do in the  
event of a medical  
emergency?

## If you experience a medical emergency

- Call Allianz Global Assistance, Sun Life's travel benefits provider as soon as possible (or a travel companion can call for you)
- Allianz Global Assistance can:
  - Refer you to physicians, pharmacists and medical facilities
  - Confirm your coverage and benefits
  - Facilitate payments to a hospital or medical provider, where possible
  - Monitor your medical situation, if you are hospitalized
- Coverage for other services, such as a visit by a family member if you are hospitalized, replacement ticket if you miss your return flight home due to a medical emergency, repatriation, etc.



# How do I make a claim?

## Making a Claim

- Visit our website for the claim form
  - Emergency physician and hospital services: use Allianz claim form (Allianz will coordinate with MSP)
  - Items that Sun Life normally covers: use Sun Life Extended Health claim form
  - Attach your original receipts (if possible, translated in English and in Canadian funds). Be sure to take a copy.
  - Submit claims within 90 days of your return home. There is a 90 day deadline to submit claims where MSP is the first payor (hospital & physician services).

## Questions?

Email:

[benefitsinfo@hr.ubc.ca](mailto:benefitsinfo@hr.ubc.ca)

## Important Links

<http://www.hr.ubc.ca/wellbeing-benefits/benefits/details/travel/>

<http://www.hr.ubc.ca/wellbeing-benefits/benefits/claims-forms/forms/>