

Canada Post Summary of Benefits – Global Medical Assistance & Emergency Out of Country Coverage



Legal Notes: Canada Post has reserved the right, in its sole discretion, to modify, reduce, and/or terminate the benefits provided under your Extended Health Care plan for you and your dependents. Canada Post will inform you, in writing, of any proposed change(s) to your benefits if necessary. This is not a legal document and represents a summary of the Canada Post Global Medical Assistance policy. The wording in the Canada Life plan documents 51391, 162954 and 150750 shall prevail

Who is covered?

As a participant in the Canada Post Extended Health Care Plan (EHCP), you and your covered dependents benefit from out-of-country coverage should you require **emergency** health care while travelling outside Canada. This coverage applies to eligible members who participate in the Extended Health Care Plan and who are covered by a provincial health care plan.

What is covered?

Out-of-Country coverage is designed to provide benefits during a medical emergency while plan members are outside of Canada. This means you are covered for health-care expenses that are required following a sudden, unexpected injury, illness or acute episode of disease that could not have been anticipated. Emergency health care is covered up to a maximum of:

Employee Group	Employee	Retiree
CPAA	\$250,000	\$100,000
CUPW – Urban	\$250,000	\$250,000
CUPW - RSMC	\$250,000	\$250,000
PSAC	\$250,000	\$250,000
APOC	\$250,000	\$250,000
Management/Exempt	\$100,000	\$100,000

In addition, the following services are covered subject to maximum limits and to Canada Life's prior approval:

- Medical Evacuation
- In case of death of a covered person, repatriation of the body up to a maximum of \$3,000.
- Family assistance and transportation reimbursement up to a maximum of \$2,500.
- Locating medical care with prior approval of covered services from Canada Life.
- On-site hospital payment, when required for admission, is eligible to a maximum of \$1,000.

Maximum Trip Length – 40 days

Coverage ceases after 40 consecutive days per trip. This means that you can travel outside Canada several times per year and you (and your covered dependents) will always be covered within the first 40 days of each individual trip from the departure of your home province.

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What is not covered?

Expenses covered under the Extended Health Care plan for the regular maintenance of your health are not covered while you are travelling. As an example, the following expenses would not be covered if incurred outside Canada:

- A regular appointment to the massage therapist or any other paramedical provider.
- Orthotic equipment such as orthopedic shoes or braces.
- Renewal of a drug prescription.
- Investigational or experimental treatment

The plan does not cover trip cancellation/interruption or loss or damage of luggage. It is recommended that you purchase additional coverage through a third party.

Plan Ahead for Medications

If you are currently taking drugs and are planning a trip, make sure to bring the required supply of prescription drugs to cover the duration of your trip. Remember, you are protected for health-related expenses that are incurred as a result of a *medical emergency* only while travelling.

Need for additional coverage?

This plan provides coverage for expenses up to the maximum amount as mentioned in the chart above for emergencies. While this may seem like a large sum of money, it may not be enough to provide you with the required level of care in several countries, such as the United States, where health care is very expensive. As such, you may wish to seek additional coverage from a travel insurance company.

How to seek additional travel insurance coverage?

You can call one or several companies offering this type of insurance coverage to obtain a quote. When doing so, do not forget to mention that you already have some coverage under the Canada Post Extended Health Care plan. The insurance company may ask you to provide the following information about your coverage under this plan:

- Canada Life plan Number: 51391/162954/150750
- Your Canada Post employee ID number
- Trip Duration Limit 40 days

Travel Assistance Coverage – Global Medical Assistance

Travel assistance is a separate benefit which provides aid to travelers 24-hours-a-day, seven-days-a-week. In case of an emergency while travelling outside Canada, please contact the following numbers:

Travel Assistance 24-7 Emergency Numbers

- From anywhere – Call Collect: 1-204-946-2577*
- Toll-free within Canada and the U.S.: 1-855-222-4051
- Call Collect within Cuba: 1-204-946-2946*

* Long distance charges can also be submitted to Canada Life for reimbursement.

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Travel Assistance Card

Be sure to pack your travel assistance card before you leave Canada. This card is available on My Canada Life at Work. Physical cards are available, upon request, by calling 1-866-716-1313. Alternatively, you can write down your policy number 51391/150750 and your Canada Post employee ID number along with the above noted Travel Assistance emergency phone numbers.

Travel Tip – Go to www.travel.gc.ca for traveler’s checklist.