

Understanding your Out of Province Medical Coverage



Out of Province Emergency Medical Travel coverage is available as part of your Alberta Blue Cross® extended health benefit plan.

If you require access to a doctor or a hospital in an emergency outside of Alberta, you can rely on our travel assistance service to support you and your dependents.

In a medical emergency the travel assistance service will

- verify your eligibility for coverage under your group plan,
- assist you in locating an appropriate medical facility for treatment,
- provide emergency response and communication in most major languages,
- coordinate payment to the medical facility,
- monitor medical treatment, and
- arrange emergency medical transportation or evacuation if required.

CARRY YOUR ID CARD

In the event of a medical emergency, contact the emergency access numbers. The emergency contact information is on the back of your travel ID cards at abcrosstravel.ca and is accessible through the app.

WHAT IS COVERED?

Alberta Blue Cross will provide coverage for emergency medical expenses and 24 hour medical travel assistance including expenses to visit the covered person, return of dependent children and expenses related to injury, illness or hospitalization outside of Canada.

Claims for all benefits are subject to Alberta Blue Cross maximums, limitations, exclusions or usual and customary fees. Refer to the benefit booklet for your staff group for more details.

WHAT IS NOT COVERED?

Costs for trip cancellation, trip interruption and lost luggage are not eligible for reimbursement under your group benefit plan.

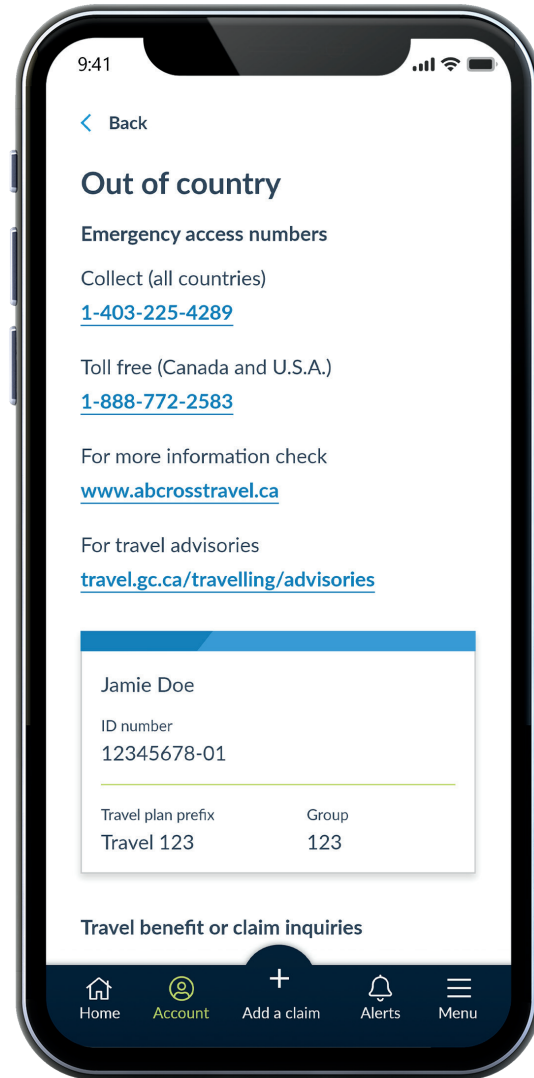
BEFORE YOU TRAVEL

Keep your updated Alberta Blue Cross ID card with you at all times when you travel. You can view and print a new card by signing into the member web site at ab.bluecross.ca or by calling Customer Services at 403-234-9666 to request an updated ID card by mail.

If you have an Apple or Android device, download the My Benefits app for offline access to your ID card anywhere in the world. Plus, now you can add your ID card to your digital wallet for easy access anytime.

If your doctor or specialist advised you against travel due to a medical condition, please respect their advice.

Please refer to your employee group benefit web site for more information about the benefits available to you through your extended health benefit plan.



OUT OF PROVINCE EMERGENCY MEDICAL CLAIM PROCESS

In case of a medical emergency, call the emergency access number on the back of your ID card, at abcrosstravel.ca and accessible through the app.

In the event of a medical emergency outside Canada, contact our travel assistance service at any time, 24 hours per day.

Canada and the United States (toll free):
1-888-772-2583

All other countries, or if you have any difficulties with the toll free number, call collect:
1-403-225-4289

UNIVERSITY OF CALGARY

ALBERTA BLUE CROSS GROUP 18953

If possible, please call the emergency access number as soon as you can before receiving treatment. Failure to verify your coverage prior to treatment may invalidate your claim. Please note that if you are unable to reach the travel assistance service, proceed with treatment as medically required and continue trying to make contact.

HOW TO CLAIM

Complete an Emergency Out of Province/Out of Country claim form and an Insurance Claim Consent and Authorization form. These forms can be found online at ab.bluecross.ca.

Submit receipts within 12 months of receiving medical treatment

Submit your receipts or itemized statements to Alberta Blue Cross with the completed Emergency Out of Province/Out of Country claim form and the Insurance Claim Consent and Authorization form.

Claims must be received by Alberta Blue Cross within 12 months of the date of service. When submitting claims to Alberta Blue Cross, always include the following information:

- Diagnosis and details of the services the patient received.
- Original invoice and other supporting receipts.
- The plan member's Alberta Blue Cross ID number.
- The plan member's personal health number on their provincial health card.

COORDINATION OF BENEFITS

If you have emergency medical travel coverage through another provider, Alberta Blue Cross will work with the other insurer(s) to coordinate payment of your medical bills. Total benefits paid by all insurers cannot exceed 100 per cent of the eligible medical expenses.

QUESTIONS?

For more information, you can reach us at

Edmonton area: 780-498-8500

Toll-free: 1-800-661-6995

Monday to Friday, 8:30 a.m. to 5 p.m. MT

Or visit us at ab.bluecross.ca.

