



SHEET METAL WORKERS LOCAL UNION 30 WELFARE AND PENSION TRUST FUNDS

PLAN ADMINISTRATION: EMPLOYEE BENEFIT PLAN SERVICES

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IMPORTANT NOTICE TO MEMBERS ABOUT THE WELFARE PLAN'S TRAVEL BENEFITS PLAN

Dear Plan Members,

As previously announced, effective September 1, 2014, the Plan implemented a significant benefit improvement to better protect Members for emergency medical coverage. As mentioned in the recent August 2014 mailing regarding the All in One Benefit Card, this new coverage now includes a Travel Benefits Plan to help Active and Retired Members who run into an emergency medical situation outside of their province of residence.

The Travel Benefits Plan replaces the out of province and out of country coverage previously in effect under the Welfare Plan. Coverage is provided for a maximum of 60 days per trip, and emergency services will be paid to a maximum of \$5,000,000 per incident. Expenses paid under this benefit will not affect the Retired Member's Major Medical lifetime maximum as the maximum now applies to in-Canada expenses only.

The attached document contains a detailed description of the Travel Benefits Plan. It sets out the **limitations and exclusions** that apply under this program, so it should be **read carefully** before you leave your province of residence. If you are unclear as to any aspect of the coverage, or whether your health is such that you will qualify for the coverage, you should call Green Shield Canada at 1-800-936-6226. Green Shield Canada provides pre-trip assistance and many other services (as described in the attached document) 24 hours a day, 7 days a week.

Members who are leaving their province of residence for more than 60 days should arrange for "top-up" coverage before the end of the 60 day period.

Members should always confirm their coverage status with the Benefit Administration Office before leaving the province/country.

On behalf of The Board of Trustees



SHEET METAL WORKERS LOCAL UNION 30 WELFARE TRUST FUND

Travel Benefits Plan Summary October 2014

Eligible Members:

This Plan covers eligible Active and Retired Members of the Sheet Metal Workers Local Union 30 Welfare Plan, excluding Active and Retired Members paying direct for life insurance only. Before you travel, please call the Benefit Administration Office at 1-800-263-3564 to confirm that the Travel Benefits described on these pages are included in your plan.

Eligible Benefits:

This Travel Benefits plan is intended to supplement the covered person's provincial health insurance plan. Hospital and medical services are eligible only if the covered person's provincial health insurance plan provides payment toward the cost of incurred services.

Benefits are limited to a maximum of **60 days per trip commencing** with the date of departure from the covered person's province of residence. If the covered person is hospitalized on the **60th day**, benefits will be extended until the date of discharge.

Emergency services will be paid to a maximum of **\$5,000,000 per covered person per incident**. **Referral services** will be paid to a maximum of **\$50,000 per covered person per calendar year**.

To qualify for benefits, claimants must be covered by their respective provincial government health plan or equivalent at the time the expenses are incurred.

If you have any questions about this coverage please call 1-800-936-6226. Green Shield Canada will confirm the coverage that is available under this Plan.

Eligible travel benefits will be reasonable and customary charges in the area where they were received, less the amount payable by the covered person's provincial health insurance plan.

All maximums and limitations stated are in Canadian currency. Reimbursement will be made in Canadian funds or U.S. funds for both providers and plan members, based on the country of the payee. For payments that require currency conversion, the rate of exchange used will be the rate in effect on the date of service of the claim.

Reimbursement of eligible benefits for emergency services will be made only if the services were required as a result of **emergency** illness or injury that occurred while the covered person was vacationing or travelling for other than health reasons.

Emergency means a sudden, unexpected injury, illness or acute episode of disease that requires immediate medical attention **and could not have been reasonably anticipated based upon the patient's prior medical condition**. This includes treatment (non-elective) for immediate relief of severe pain, suffering or disease that cannot be delayed until the covered person is medically able to return to their province of residence.

Any invasive or investigative procedures must be pre-approved by the Green Shield Canada Assistance Medical Team.

Upon notification of the necessity for treatment of an accidental injury or medical emergency, **the patient must contact Green Shield Canada Travel Assistance at the number that appears on your Green Shield Canada Identification Card within 48 hours of commencement of treatment. Failure to notify Green Shield Canada within 48 hours may result in benefits being limited to only those expenses incurred within the first 48 hours of any and each treatment/incident or the plan maximum, whichever is the lesser of the two.**

1. **Hospital services and accommodation** up to a standard ward rate in a public general hospital;

2. **Medical/surgical services** rendered by a legally qualified physician or surgeon to relieve the symptoms of, or to cure an unforeseen illness or injury;
3. **Emergency Transportation**
 - **Land ambulance** to the nearest qualified medical facility
 - **Air ambulance** - the cost of air evacuation (including a medical attendant when necessary) between hospitals and for hospital admission into Canada when approved in advance by the covered person's provincial health insurance plan or to the nearest qualified medical facility
4. **Referral services** – (a) hospital services and accommodation, up to a standard ward rate in a public general hospital, and/or (b) medical surgical services rendered by a legally qualified physician or surgeon;
 - **Prior to the commencement of any referral treatment, written pre-authorization** from the covered person's provincial health insurance plan and Green Shield Canada **must be obtained**. The provincial health insurance plan may cover this referral benefit entirely. The covered person must provide Green Shield Canada with a letter from their attending physician stating the reason for the referral, and a letter from the provincial health insurance plan outlining their liability. **Failure to comply in obtaining pre-authorization will result in non-payment.**
5. **Services of a registered private nurse** up to a maximum of \$5,000 per calendar year, at the reasonable and customary rate charged by a qualified nurse (R.N.) registered in the jurisdiction in which treatment is provided. The covered person must contact Green Shield Canada Travel Assistance for pre-approval;
6. **Diagnostic laboratory tests and x-rays** when prescribed by the attending physician. Except in emergency situations, Green Shield Canada Travel Assistance must pre-approve these services (i.e. cardiac catheterization or angiogram, angioplasty and bypass surgery);
7. **Reimbursement of prescriptions** for drugs, serums and injectables which require a prescription by law and are prescribed by a legally qualified medical practitioner (vitamins, patent and proprietary drugs are excluded). Submit to Green Shield Canada Travel Assistance the original paid receipt from the pharmacist, physician or hospital outside your province of residence showing the name of the prescribing physician, prescription number, name of preparation, date, quantity and total cost.
8. **Medical appliances** including casts, crutches, canes, slings, splints and/or the temporary rental of a wheelchair when deemed medically necessary and required due to an accident which occurs, and when the devices are obtained outside the covered person's province of residence;
9. **Treatment by a dentist** only when required due to a direct accidental blow to the mouth up to a maximum of \$2,000. Treatments (prior to and after return) must be provided within 90 days of the accident. Details of the accident must be provided to Green Shield Canada Travel Assistance along with dental x-rays;
10. **Coming Home** - when the covered person's emergency illness or injury is such that:
 - Green Shield Canada's Assistance Medical Team specifies in writing that the covered person should immediately return to his/her province of residence for immediate medical attention, reimbursement will be made for the extra cost incurred for the purchase of a one way economy airfare, plus the additional economy airfare if required to accommodate a stretcher, to return the covered person by the most direct route to the major air terminal nearest the departure point in their province of residence

This benefit assumes that the covered person is not holding a valid open-return air ticket. Charges for upgrading, departure taxes, cancellation penalties or airfares for accompanying family members or friends are not included.

 - Green Shield Canada's Assistance Medical Team or commercial airline stipulates in writing that the covered person must be accompanied by a qualified medical attendant, reimbursement will be made for the cost incurred for one round trip economy airfare and the reasonable and customary fee charged by a medical attendant who is not a relative of the covered person by birth, adoption or marriage and is registered in the jurisdiction in which treatment is provided, plus overnight hotel and meal expenses if required by the

attendant

11. **Cost of returning the covered person's personal use motor vehicle** to his/her residence or nearest appropriate vehicle rental agency when he/she is unable to do so due to sickness, physical injury or death, up to a maximum of \$1,000 per trip. Green Shield Canada requires original receipts for costs incurred, i.e. gasoline, accommodation and airfares;
12. **Meals and accommodation** up to \$1,500 (maximum of \$150 per day for up to 10 days) will be reimbursed for the extra costs of commercial hotel accommodation and meals incurred when the covered person remains with a travelling companion or a person included in the "family" coverage, when the trip is delayed or interrupted due to an illness, accidental injury to or death of a travelling companion. This must be verified in writing by the attending legally qualified physician or surgeon and supported with original receipts from commercial organization;
13. **Transportation to the bedside** including round trip economy airfare by the most direct route from the covered person's province of residence, for any one spouse, parent, child, brother or sister, and up to \$150 per day for a maximum of 5 days for meals and accommodation at a commercial establishment will be paid for that family member to:
 - be with the covered person when confined in hospital. This benefit requires that the covered person must eventually be an inpatient for at least 7 days outside their province of residence, plus the written verification of the attending physician that the situation was serious enough to have required the visit
 - identify a deceased prior to release of the body
14. **Return airfare** if the personal use motor vehicle of the covered person is stolen or rendered inoperable due to an accident, reimbursement will be made for the cost of a one-way economy airfare to return the covered person by the most direct route to the major airport nearest the departure point in their province of residence. An official report of the loss or accident is required.
15. **Return of deceased** up to a maximum of \$5,000 toward the cost of embalming or cremation in preparation for homeward transportation in an appropriate container of the covered person when death is caused by illness or accident. The body will be returned to the major airport nearest the point of departure in the covered person's province of residence. The benefit excludes the cost of a burial coffin or any funeral-related expenses, makeup, clothing, flowers, eulogy cards, church rental, etc.

GREEN SHIELD CANADA TRAVEL ASSISTANCE SERVICE

The following services are available 24 hours per day, 7 days per week through Green Shield Canada's international medical service organization.

These services include:

- Access to Pre-trip Assistance (prior to departure): Canada Direct Calling Codes; information about vaccinations; government issued travel advisories; and VISA/document requirements for entry into country of destination
- Multilingual assistance
- Assistance in locating the nearest, most appropriate medical care
- International preferred provider networks
- Green Shield Canada's Assistance Medical Team's consultative and advisory services, including second opinion and review of appropriateness and analysis of the quality of medical care
- Assistance in establishing contact with family, personal physician and employer as appropriate
- Monitoring of progress during treatment and recovery
- Emergency message transmittal services
- Translation services and referrals to local interpreters as necessary
- Verification of coverage facilitating entry and admissions into hospitals and other medical care providers
- Special assistance regarding the co-ordination of direct claims payment

- Co-ordination of embassy and consular services
- Management, arrangement and co-ordination of emergency medical transportation and evacuation as necessary
- Management, arrangement and co-ordination of repatriation of remains
- Special assistance in making arrangements for interrupted and disrupted travel plans resulting from emergency situations to include:
 - the return of unaccompanied travel companions
 - travel to the bedside of a stranded person
 - rearrangement of ticketing due to accident or illness and other travel related emergencies
 - the return of a stranded personal use motor vehicle and related personal items
- Knowledgeable legal referral assistance
- Co-ordination of securing bail bonds and other legal instruments
- Special assistance in replacing lost or stolen travel documents including passports
- Courtesy assistance in securing incidental aid and other travel related services
- Emergency and payment assistance for major health expenses, which would result in payments in excess of \$200.

Travel Limitations

1. Coverage becomes effective at the time the covered person crosses the provincial border departing from their province of residence and terminates upon crossing the border returning to their province of residence on the return home. If travelling by air, coverage becomes effective at the time the aircraft takes off in the province of residence and terminates when the aircraft lands in the province of residence on the return home;
2. Upon notification of the necessity for treatment of an accidental injury or medical emergency, Green Shield Canada's Assistance Medical Team reserves the right to determine whether repatriation is appropriate if the patient's medical condition will require immediate or scheduled care. Such repatriation is mandatory, where the Assistance Medical Team determines that the patient is medically fit to travel and appropriate arrangements have been made to admit the patient into the provincial government health care system of his/her province of residence. Repatriation will ensure continued coverage under the plan. Should the patient opt not to be repatriated or elects to have such treatment or surgery outside his/her province of residence, the expense of such continuing treatment will not be an eligible benefit;

The patient must contact Green Shield Canada Travel Assistance within 48 hours of commencement of treatment. Failure to notify us within 48 hours may result in benefits being limited to only those expenses incurred within the first 48 hours of any and each treatment/incident or the plan maximum, whichever is the lesser of the two;

3. Air ambulance services will only be eligible if:
 - they are pre-approved by Green Shield Canada Travel Assistance
 - there is a medical need for the covered person to be confined to a stretcher or to be accompanied by a medical attendant during the journey, and
 - the covered person is admitted directly to a hospital in his/her province of residence, and
 - medical reports or certificates from the dispatching and receiving legally qualified physicians are submitted to Green Shield Canada Travel Assistance, and
 - proof of payment (including air ticket vouchers or air carrier invoices) is submitted to Green Shield Canada Travel Assistance;
4. If planning to travel in areas of political or civil unrest, or in areas where Foreign Affairs and International Trade Canada (DFAIT) has issued a formal travel warning regarding non-essential travel, contact Green Shield Canada Travel Assistance for pre-travel advice, as Green Shield Canada may be unable to guarantee assistance services;

5. Green Shield Canada reserves the right, without notice, to suspend, curtail or limit its services in any area in the event of political or civil unrest, including rebellion, riot, military uprising, labour disturbance or strike, act of God, or refusal of authorities in a foreign country to permit Green Shield Canada to provide service. This includes travel in any area if at the time of booking the trip (including delay of travel), or before the covered person's departure date, Foreign Affairs and International Trade Canada (DFAIT) issued a formal travel warning advising Canadians to avoid all or non-essential travel to that specific country, region or city due to a likely or actual epidemic or pandemic, (non-essential travel will be deemed as anything other than a significant medical or family emergency, such as the death of a family member);

Travel Exclusions

In addition to the Health Exclusions, eligible benefits do not include and reimbursement will not be made for:

1. Any expenses incurred for the treatment related directly or indirectly to a pre-existing or pre-diagnosed medical condition that, at the time of your departure from your province of residence, was not completely stable (in the opinion of Green shield Canada Assistance Medical Team) and where medical evidence suggested a reasonable expectation that treatment or hospitalization could be required while traveling. Green Shield Canada reserves the right to review your medical information at the time of claim.
2. Any expenses incurred for treatment or surgery that is not required for the immediate relief of acute pain or suffering as recommended by a legally qualified physician or surgeon. Eligible benefits will not be reimbursed for treatment or surgery that could reasonably be delayed until you return to your province of residence;
3. Any expenses incurred for treatment or surgery not covered under your provincial health insurance plan or for expenses incurred for treatment or surgery towards which your provincial health insurance plan has not provided payment;
4. Any expenses incurred for services, treatment or surgery received once the patient has opted to not be repatriated or elects to have such treatment or surgery outside their province of residence;
5. Any claims arising directly or indirectly from any medical condition the covered person suffers or contracts in a specific country, region or city due to an epidemic or pandemic, if at the time of booking the trip (including delay of travel), or before the covered person's departure date, Foreign Affairs and International Trade Canada (DFAIT) issued a formal travel warning advising Canadians to avoid all or non-essential travel to that specific country, region or city. In this exclusion a medical condition is limited to the reason for which the formal travel warning was issued and includes complications arising from such medical condition;
6. Treatment or services required for ongoing care, rest cures, health spas, elective surgery, check-ups or travel for health purposes, even if the trip is on the recommendation of a physician;
7. Treatment or service that a covered person elects to have performed outside Canada when the medical condition would not prevent their return to Canada for such treatment;
8. Treatment or service required as a result of suicide, attempted suicide, intentionally self-inflicted injury of the covered person, a travelling companion, or immediate family member while sane or insane;
9. Abusive or excessive consumption of medication, drugs or alcohol and the ensuing consequences, including, and as a result of, in connection with or in any way associated with driving a motorized vehicle while impaired by drugs, alcohol or toxic substances or an alcohol level of more than 80 milligrams in 100 millilitres of blood. (A motorized vehicle means any form of transportation which is propelled or driven by a motor and includes, but is not restricted to an automobile, truck, motorcycle, moped, snowmobile, or boat);
10. Amounts paid or payable under any Workplace Safety and Insurance Board or similar plan;
11. Hospital and medical care for childbirth occurring within 8 weeks of the expected delivery date from the date of departure, or deliberate termination of pregnancy;
12. Treatment or service provided in a chronic care or psychiatric hospital, chronic unit of a general hospital, Long Term Care (LTC) facility, health spa, or nursing home;
13. Services received from a chiropractor, chiropodist, podiatrist, or for osteopathic manipulation;

14. Cataract surgery or the purchase of eyeglasses or hearing aids;
15. Any expenses incurred for during any trip taken for the purpose of seeking medical treatment or advice that have not been previously authorized as outlined in referral services.

Green Shield Canada does not assume responsibility for nor will it be liable for any medical advice given, but not limited to a physician, pharmacist or other healthcare provider or facility recommended by Green Shield Canada Travel Assistance.

How Travel Assistance Service Works

For assistance dial **1-800-936-6226** within Canada and the United States or call collect **0-519-742-3556** when traveling outside Canada and the United States. These numbers appear on your Green Shield Canada Identification Card.

Quote the Green Shield Canada travel assist group number and your Green Shield Canada Identification Number, found on your Green Shield Canada Identification Card, and explain your medical emergency. **You must always be able to provide your Green Shield Canada Identification Number and your provincial health insurance plan number.**

A multilingual Assistance Specialist will provide direction to the best available medical facility or legally qualified physician able to provide the appropriate care.

Upon admission to a hospital or when consulting a legally qualified physician or surgeon for major emergency treatment, we will guarantee the provider (hospital, clinic or physician), that you have both provincial health insurance plan coverage and Green Shield Canada travel benefits as detailed above.

The provider may then bill Green Shield Canada Travel Assistance directly for these approved services for amounts in excess of \$200.

Green Shield Canada Assistance Medical Team will follow your progress to ensure that you are receiving the best available medical treatment. These physicians also keep in constant communication with your family physician and your family, depending on the severity of your condition.

When calling collect while travelling outside Canada and the United States, you may require a Canada Direct Calling Code. In the event that a collect call is not possible, keep your receipts for phone calls made to Green Shield Canada Travel Assistance and submit them for reimbursement upon your return to Canada.