
Frequently Asked Questions

Benefit coverage when traveling out-of-province/country

1. Q: Are my dependents and I covered when we travel?

A: Yes, for any out-of-province/country travel. To be covered, dependents (e.g., spouse) must be eligible for QPAT's group insurance plan.

2. Q: How long can I travel out-of-province/country?

A: Currently, an absence whose expected length is less than 180 consecutive days is covered. If the absence is expected to exceed 180 days, there is no coverage under this benefit during the entire absence.

For all travel beginning on or after July 1, 2017, an absence whose **expected length is less than 90 consecutive days** is covered. If the absence is expected to exceed 90 days, there is no coverage under this benefit during the entire absence.

3. Q: What is covered?

A:

- Accommodation in a hospital
- Services of a physician
- Medical services, appliances and supplies furnished during a hospital stay
- Diagnostic, medical imaging and laboratory services
- Paramedical services provided during a hospital stay
- Hospital outpatient services and supplies
- Prescribed medication as a result of the medical emergency
- Medical appliances and supplies provided out of hospital
- Ambulance service to the nearest hospital equipped to provide the required medical treatment

4. Q: Is it necessary for me to purchase additional travel insurance?

A: The out-of-province/country coverage provided through our plan is quite comprehensive; however each individual must consider their own health care requirements.

5. Q: I have a medical condition; should I call iA Financial Group to inform them of my plan to travel?

A: We strongly suggest that, prior to traveling, you contact the iA Financial Group Call Centre at 1-800-203-9024, if you experience any of the following situations:

- Medical treatment, exam or consultation for any symptom or health problem
- Increase or worsening of any symptom or health problem
- Change in medical treatment
- Change in medication
- Hospitalization for medical treatment or examination in connection with a health problem
- Medical treatment or examination planned or for which results are pending, in connection with a health problem

iA partners with CanAssistance for out-of-province/country claims; they will determine if a medical questionnaire must be filled out by your physician prior to your departure. The CanAssistance medical team will then evaluate the report given by your physician, and will determine if your condition can be covered during your trip.

6. Q: I need to seek medical attention while traveling; what should I do?

A: You must always call CanAssistance prior to a consultation out-of-province/country. The Medical Services number is located on the reverse side of your iA benefit card. If you are not in an emergency situation but need to consult a doctor, call us using the toll-free number (in Canada and the United States) or call us collect (from anywhere else in the world). CanAssistance services are available **24 hours/7 days a week**.

If you are in an emergency situation and are not able to contact CanAssistance right away, go to the nearest hospital or clinic. Once the emergency has been addressed, please contact CanAssistance in order to open an assistance file.

It is advisable to call CanAssistance as soon as possible, for several reasons:

- The agent will assess your need, open a file and direct you to the nearest clinic or hospital where the quality of care is deemed adequate.
- The agent will confirm your eligibility and arrange billing when possible, so you may not have to pay upfront.
- If applicable, the medical team will follow up with the doctor and plan your next visit.
- If need be, the medical team will contact your family and/or your family doctor.
- They will maintain contact with you and your family throughout your hospital stay, as well as for outpatient consultation, until your medical condition has been stabilized or resolved.

CanAssistance provides a range of services including:

- Locating the physician or hospital nearest you;
- Assistance with hospital admission;
- Confirmation of coverage to doctors and hospitals;
- Billing arrangements, whenever possible;
- Translation services;
- Repatriation services via a commercial flight with a nurse or MD, or via air ambulance;
- They will also send all necessary health claim forms for out-of-pocket expenses to your home, when applicable. Expenses to visit a doctor and purchase drugs, in the event of an illness while out-of-province/country, are sometimes claimed upon return to the province of residence. The necessary claim forms will be sent to you as a result of the call made at the time the services were required.

7. Q: I received a claim form from CanAssistance although I didn't pay anything upfront; should I complete it anyway?

A: Yes. Even if you did not incur any out of pocket expenses, the claim form is required by all provincial public health insurance plans and is used to calculate the portion of the fees that should be reimbursed by the public health plan to your insurer.

8. Q: I have paid upfront and I am seeking reimbursement; what should I do?

- Complete the claim form provided by CanAssistance; do not forget to provide your public health insurance number.
- Submit all original invoices indicating the details of the care/treatments received and diagnostic codes (for claims incurred in the USA).
- Enclose any other relevant document containing information about the medical consultation and/or treatment (e.g., medical report).
- Any proof of payment submitted (invoice, cash receipt or credit card statement) must show the currency in which the service was paid.
- Send the claim form and all documents in the return envelope provided.
- Your claim will be analyzed within 10 business days of receipt.
- If your claim is incomplete, CanAssistance will contact you and offer you the opportunity to provide additional documentation to support your claim. Please note that an incomplete claim may incur an additional delay in processing your claim.
- If your claim is denied, CanAssistance will contact you to inform you of the reason(s) for denial.

9. Q: How should I fill out the claim form?

- Verify your personal identification information and make necessary corrections, if need be.
- Indicate your public health insurance number if it does not appear on the claim form.
- Answer all relevant questions in detail.
- Make sure you sign the claim form where indicated. If the claim concerns a minor, the signature of the member is required.

10. Q: If I forget my prescription medication at home, does our plan cover the cost to refill the prescription while traveling?

A: No, prescription medication is only covered if it is administered/prescribed as a result of a medical emergency which has arisen out-of-province/country.

11. Q: What do I need to take with me before I go?

A: You will need your iA card and a copy for each of your spouse and dependents traveling with you. Copies of your benefit card are available to print online via My Client Space, the secure website, at ia.ca/myaccount.

12. Q: I have heard that certain countries require proof of health coverage in order to gain entry to their country; is this true?

A: Yes. Certain countries do require evidence of health insurance coverage. For more information, including travel reports and warnings issued by the Canadian Government, you can visit the Foreign Affairs and International Trade Canada website at <http://www.international.gc.ca/gac-amc/index.aspx?lang=eng>.

13. Q: If the hospital asks me for payment upon arrival (deposit), should I give it?

A: In most areas, it is better to let CanAssistance arrange the payment, as we do have agreements with many providers.

Should you have any questions about the claim process, please do not hesitate to contact iA Call Centre at 1-800-203-9024.