



# FAQ

## Your emergency travel claims process

October 2020

### Making claims

**1. Q: What should I do if I need to seek medical attention while traveling?**

**A:** You must always call CanAssistance prior to getting an out-of-country/province medical consultation. 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 them using the toll-free number (in Canada and the United States) or call 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 immediate emergency has been addressed, please contact CanAssistance in order to open an assistance file.

**2. Q: Why should I contact CanAssistance?**

**A:** 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, they 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.

**3. 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.

**4. Q: If the hospital asks me for a deposit or payment upon arrival, 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.

**5. Q: What should I do if I have paid upfront and I am seeking reimbursement?**

**A:** Here's what to 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.

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

**A:** You will need to do the following:

- 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.

## **Contact information**

**7. Q. Where can I go for more information?**

**A:** If you have any questions, you can call iA Financial Group at 1-800-203-9024.