



Your QPAT Insurance Coverage — Important Notice

QPAT has elected to apply the following change to the group insurance plan's emergency out-of-province/country medical coverage.

- ❖ **Effective July 1, 2023**, emergency medical coverage will be provided to participants during an out-of-province/country absence of up to 90 consecutive days.

If your absence is expected to exceed 90 days, you will be covered under QPAT's plan only for the first 90 days. You should therefore purchase additional individual medical insurance for the period of your trip exceeding 90 days that meets your needs. Be sure to inform yourself of the coverages, conditions, and restrictions of all your insurance policies prior to your trip.

Also, please note that if the absence was expected to be 90 days or less but is extended due to unforeseen circumstances, coverage will be provided only if the **emergency** arose during the first 90 days.

Also, we would like to remind you that incurred expenses must be for **sudden and unexpected** illness only. Therefore, **prior to travelling**, you should contact the iA Financial Group call centre to confirm your coverage eligibility if you experience any of the following situations during the 90 days before the departure date:

- 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 Financial Group partners with CanAssistance for out-of-province/country emergency medical 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 is covered during your trip.

Questions?

You will find enclosed an FAQ document addressing frequently asked questions regarding out-of-province/country emergency medical claims. For any additional questions on your insurance plan, please contact iA Financial Group at 1-866-585-8843 (QPAT dedicated line). For any questions on this notice, please contact us at 514-694-9777.

The Quebec Provincial Association of Teachers team



FAQ

Your emergency travel coverage

As of July 1, 2023

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

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

If you have concerns about a pre-existing condition, there are individual travel insurance products available in the market and, if you use them, you should review the plan coverage terms carefully. The decision to proceed with a trip is ultimately yours to make.

If your trip is expected to exceed 90 days, you will be covered under QPAT's plan only for the first 90 days. You should therefore purchase additional individual travel insurance for the period of your trip exceeding 90 days that meets your needs.

2. Q. What is emergency medical out-of-country coverage?

A: Emergency medical out-of-country coverage provides medical assistance for any **sudden and unexpected illness** while travelling. It does not include non-emergency medical and dental expenses incurred while outside Canada.

You are covered for up to 90 days if you meet coverage criteria. Coverage level is at 100% without any deductible.

3. Q. How do I know if I meet coverage criteria (e.g. if I have a medical condition)?

A: Prior to traveling, you should contact the iA Financial Group call centre (1-866-585-8843) to confirm your coverage eligibility if you experience any of the following situations during the 90 days before your departure date:

- 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 medical 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 is covered during your trip.

4. Q: Are my dependents covered when we travel?

A: Yes, for any out-of-province/country medical emergencies. Dependents must be eligible under QPAT's group insurance plan to be covered (ex: spouse and/or children).

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

A: You are covered for travel up to 90 consecutive days. For travel beginning prior to July 1, 2023, if your trip is expected to exceed 90 days, there is no coverage under this benefit during the entire absence. Starting July 1, 2023, you will be covered for the first 90 consecutive days of your trip only, irrespective the duration of your travel.

6. Q: What is covered?

A: The following expenses and services are covered in the event of an emergency:

- 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 confinement
- Hospital out-patient 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

7. 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. Non-medical emergencies are not covered.

8. 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.

9. Q. My doctor has indicated that I am fit for travel and that my condition is stable. Isn't that enough?

A: No, your doctor's assessment of your medical condition is independent of the criteria used by iA to determine stability. The insurer's definition of a stable condition may be very different from your doctor's assessment of a stable condition. Although your doctor may have indicated that you are fit for travel, it does not mean that you have satisfied the stability criteria outlined by iA under the out-of-province/country emergency medical coverage provisions. When in doubt, please contact iA before making travel plans at 1-866-585-8843.

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

A: You must contact CanAssistance. Their Medical Services number is located on the reverse side of your iA benefit card (1-800-203-9024).

11. Q. Where can I go for more information?

A: If you have any questions, you can call iA Financial Group at 1-866-585-8843 or go to the following websites for the latest updates on COVID-19:

- [Global travel advisories](#)
- [Government of Canada: Outbreak update](#)

