



Benefits program

Travel insurance guide



Whether you have the Core, Balanced, Enhanced or Travel only option for your Medical and vision care coverage, you can travel with complete peace of mind, thanks to **Emergency travel assistance and insurance & Trip cancellation and interruption** coverage. You and your insured dependents (if you have chosen single-parent, couple, or family coverage) are eligible for these coverages.

Emergency travel assistance and insurance

When travelling, unexpected events may occur, leading you to require medical care. If you are faced with a medical emergency while travelling outside of your province, you can make use of your Emergency travel assistance and insurance coverage, 24 hours a day.

Here are some highlights:

- It covers the first 180 days of your absence outside your province of residence. If hospitalization occurs during this time, you will be covered until you are discharged.
- In case of emergency, 100% reimbursement of fees related to hospitalization or services from a doctor, surgeon or nurse.
- Many different services such as laboratory analysis, x-rays, medication, and services from other health professionals may also be covered in case of emergency. Transportation to the hospital or to the residence of the insured person, with or without accompanying travelers, is also included.
- Lifetime maximum of \$5,000,000 per person.
- You and your dependents have access to medical assistance such as referrals to physicians, pharmacists, and medical facilities as well as support for communicating with the attending medical personnel.

Make sure you have your travel card with you when you travel, and contact Sun Life's Emergency travel assistance and insurance provider, *Global Excel Management*, before incurring any expenses.



ALFRED'S TIP

To print your card, visit mysunlife.ca. It is also possible to obtain a digital copy of your travel card by downloading the **my Sun Life** mobile app, which is available for Apple and Android devices.

For detailed information including a list of limitations and exclusions, refer to the "Emergency Services" and "Emergency Travel Assistance" sections of the benefits booklet on the [Insurance intranet page](#).



Benefits program

Travel insurance guide



Trip cancellation and interruption

This coverage allows you to cancel or interrupt your trip when an unforeseen event occurs¹. It provides you with coverage up to \$5,000 per insured person per trip, to a maximum of \$15,000 per benefit year.

Remember that before booking or cancelling a trip, **you should always check to see if a government notice has been issued for your destination**. This will allow you to confirm that you are covered by travel insurance. If in doubt, do not hesitate to contact the insurer.

Here are some examples²:

- Reimbursement of the non-refundable portion of your prepaid travel arrangements.
- Reimbursement to you of expenses incurred, such as additional transportation to rejoin your group on your trip.
- A per diem for accommodation, meals, telephone and taxi expenses if your trip is interrupted or if your return home is delayed beyond the scheduled return date.

Should you require this service, contact the [Trip cancellation and interruption](#) provider, *MSH International*, as soon as possible.

For detailed information including a list of limitations and exclusions, refer to the “Multi-Trip Cancellation and Interruption Travel Insurance” section of the benefits booklet on the [Insurance intranet page](#).

Ready to travel?

Travelling always requires some preparation. With your comprehensive³ travel insurance coverage, the purchase of individual insurance for yourself or your dependents is generally not required. However, if a particular medical situation applies to you or one of your dependents **before your trip**, you may need to purchase additional coverage. Call Sun Life to discuss the options available to you.

Before you leave, be sure to:

1

Pack your benefit cards and important phone numbers. Remember that you can access your benefit and travel cards through [mysunlife.ca](#) or *my Sun Life* mobile app.

2

Verify if some exclusions apply to you.

3

Ensure there are no travel restrictions that could compromise your coverage.

Don't forget that time off is essential to maintaining a healthy and balanced lifestyle.

Happy travels!

- ¹ Refer to the benefits booklet for a complete list of the Insured Risks.
- ² These are examples only. Limitations and exclusions apply. Refer to the benefits booklet for more information.
- ³ Baggage and personal effects insurance is excluded from this coverage.



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Travel insurance guide



Important phone numbers

Coverage	Emergency travel assistance and insurance For emergency medical situations outside of your home province	Trip cancellation and interruption
Provider	Global Excel Management	MSH International
Contract Number	101455	MSTB0000010
Contact Information	<p>From Canada or the U.S., dial 1-800-511-4610</p> <p>From Cuba, dial 66-12-12 and ask to place a collect call to 1-202-296-7493</p> <p>Elsewhere, dial *202-296-7493 (call collect, if the service is offered)</p>	<p>From Canada or the U.S., dial 1-866-883-9485</p> <p>From elsewhere, call collect 416-640-7862</p> <p>Claims inbox: claims@intrepid247.com</p>

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