



LEAVING MANITOBA TEMPORARILY TO VACATION, WORK OR STUDY

THINGS TO CONSIDER

The items below should be considered by you and each of your family members when leaving Manitoba temporarily to vacation, work, or study. While not intended to be an exhaustive list, it will assist you in being prepared in the event of a medical emergency while travelling.

BEFORE YOU LEAVE:

- Read the *Frequently Asked Questions* document prepared by the University of Manitoba's Benefits Office.
- Confirm whether you have out-of-country insurance coverage under the U of M plan, a spouse's plan or other private insurance plans including coverage that may be provided through an association or credit card.
- Understand the benefits provided by your insurance coverage and consider whether you need to purchase additional insurance.
- If you have a medical condition, medical concerns or symptoms, or are pregnant, consider whether you should travel. Be aware of exclusions and limitations to your insurance coverage.
- Apply to Manitoba Health to continue provincial coverage during your absence, if necessary.
- Ensure you have enough medication for the duration of your trip. If the last regular refill before your trip will not provide enough medication, be aware of supply limits and the requirements for coverage.
- Determine whether the country, educational or work institution you are visiting requires specific terms of insurance or proof of insurance coverage.
- Check travel advisories and notices. Contact Manitoba Health and your insurance companies to confirm coverage in places of political unrest or with health or other warnings.
- Determine whether you need immunizations or are required to carry vaccination certificates.
- Ensure your contact information is current with Manitoba Health and the University of Manitoba. At the U of M, you can update your address in Employee Self Service. All changes will be forwarded to both Great-West Life and Manitoba Blue Cross.
- Pack your Great-West Life benefits card, your Manitoba Health Registration Card, your family doctor's contact information, and any other important insurance documents. Leave copies with a contact person at home.

DURING YOUR TRIP:

- Carry your medical and insurance information with you at all times.
- Keep Manitoba Health informed of any change in your travel plans if you received approval for extended coverage or if approval is required as a result of the change.
- Call the number on your Great-West Life benefits card as soon as possible in the event of a medical emergency.
- Obtain an original itemized receipt for any medical expenses that you pay.

AFTER YOU RETURN:

- Submit a claim to Great-West Life for any medical expenses that you paid while travelling.
- Re-apply to Manitoba Health before returning to an educational institution in a subsequent year.

IMPORTANT WEBSITES:

- Government of Canada travel and tourism (www.travel.gc.ca)
- Manitoba Health (www.gov.mb.ca/health/mhsip/leavingmanitoba.html)
- Great-West Life (www.greatwestlife.com)



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FREQUENTLY ASKED QUESTIONS

The information provided in this document is for general information purposes only. It is not intended to cover every situation or circumstance. While every effort is made to ensure the information is accurate and up-to-date, errors and omissions can occur.

WHAT DO I NEED TO DO TO BE PREPARED IN THE EVENT OF A MEDICAL EMERGENCY WHILE TRAVELLING?

Review the items summarized in the Things To Consider checklist prepared by the University of Manitoba's Benefits Office. Start your review well in advance of your departure to ensure there is enough time to make the necessary arrangements. Some items can take several months.

DO I HAVE COVERAGE UNDER THE UNIVERSITY OF MANITOBA GROUP INSURANCE PLAN WHEN I TEMPORARILY LEAVE CANADA?

You have coverage under the University of Manitoba Group Insurance Plan while travelling outside Canada provided you are an employee of the University of Manitoba and:

- You are actively employed in a position that is eligible for benefit coverage;
- You are participating in the Supplementary Health benefit and have not chosen to opt out due to coverage under a spouse's plan; and
- You are covered by Manitoba Health during your absence.

Coverage will continue during an approved leave of absence provided Supplementary Health benefits are maintained.

You do not have coverage while receiving a severance at the end of employment with the University of Manitoba.

DO MEMBERS OF MY FAMILY HAVE COVERAGE UNDER THE UNIVERSITY OF MANITOBA GROUP INSURANCE PLAN WHEN THEY TEMPORARILY LEAVE CANADA?

Your spouse or child has coverage provided you have coverage and:

- He/she is an eligible dependent under the terms of the group insurance plan;
- You have registered them as your dependent with the Benefits Office, and
- He/she is covered by Manitoba Health during their absence.

Review your benefits booklet to determine whether your spouse and/or child is eligible. Review Employee Self Service to determine whether your spouse and/or child is registered.

WHAT BENEFITS ARE PROVIDED TO INDIVIDUALS COVERED UNDER THE UNIVERSITY OF MANITOBA GROUP INSURANCE PLAN?

Out-of-Country Emergency Care coverage provides coverage for certain medical expenses associated with an unexpected medical emergency, such as doctor, hospital and lab fees. Benefits are reimbursed at a rate of 100% of eligible expenses with no deductible or dollar maximum. Coverage is not limited to a maximum number of days absent.

There is no coverage for elective medical services, scheduled treatment and surgeries, regular, ongoing or follow-up medical care.

Global Medical / Travel Assistance coverage provides aid through 24-hour-a-day, seven-day-a-week access to a travel assistance provider. The travel assistance provider can direct you to a healthcare facility and can assist in obtaining Great-West Life's prior approval of covered services. It can also assist with travel arrangements following a medical emergency.

There is no coverage for trip cancellation, trip interruption or loss or damage of baggage. You may have, or want to consider obtaining, these types of coverage from other sources, such as credit cards or travel agencies.

WHAT IS AN UNEXPECTED MEDICAL EMERGENCY?

Generally, a medical emergency is:

- A sudden and unexpected injury;
- The onset of a condition not previously known or identified prior to departure from Canada; or
- An unexpected episode of a condition known or identified prior to departure from Canada.

An unexpected episode means it would not have been reasonable to expect the episode to occur while travelling outside Canada.

When determining this, Great-West Life may consider things such as:

- Were you suffering from symptoms before departure from Canada,
- Were medical tests pending prior to departure from Canada, or
- Did you start a new medication, or a new dosage, in the year prior to travelling.

In addition to the considerations above, pregnancy-related expenses may not be covered after the person's 34th week of pregnancy, or anytime during a high risk pregnancy.

Travelling against the advice of your doctor is not recommended and may affect coverage.

WILL I BE COVERED FOR AN EXISTING MEDICAL CONDITION?

Whether a medical emergency will be covered depends on many factors, including a person's medical history, and can only be determined at time of claim.

Great-West Life is not able to confirm if you will be covered for your specific medical condition as this would require a complete review of your medical history and the circumstances surrounding the medical emergency. However, they can provide general answers to your questions to help you understand your coverage.

WHAT DO I DO WHEN THE COUNTRY, EDUCATIONAL OR WORK INSTITUTION I AM VISITING REQUIRES SPECIFIC TERMS OF INSURANCE OR CONFIRMATION OF INSURANCE COVERAGE?

If you are covered by the U of M Group Insurance Plan when you temporarily leave Canada, contact Great-West Life at 1-800-957-9777 and ask to speak to a client service representative in the Out-of-Country Claims Department to discuss whether the U of M plan satisfies the requested terms of insurance or to request written confirmation.

The University of Manitoba is not able to confirm whether specific insurance requirements are met or complete any forms confirming insurance coverage, since errors and omissions could be costly and may put all parties, including you, at risk. Great-West Life must be contacted to obtain this information.

MY CHILD IS ATTENDING SCHOOL OUTSIDE MANITOBA. WHAT DO I NEED TO DO?

Contact Great-West Life at 1-800-957-9777 to confirm that your child is eligible for coverage while attending school outside Manitoba. Take note that coverage is for medical emergencies only and exclusions for pre-existing conditions apply. Discuss sports-related exclusions with Great-West Life.

Many educational institutions offer student health insurance that is designed to fit the needs of the student population. Consider whether student health insurance is a more viable option for you.

Be sure to contact Manitoba Health prior to your child's departure each year.

DO I NEED TO PURCHASE ADDITIONAL INSURANCE?

It is recommended that you contact your insurance broker to discuss whether your insurance coverage will meet your needs. If you do not have an insurance broker, individuals that are licensed to provide advice regarding travel insurance are typically available at the same place you arrange your car insurance.

You may wish to bring this document and your group insurance booklet with you for reference, including documents relating to any other travel insurance you have under a spouse's plan or other private insurance plan.

DO I NEED TO CONTACT MANITOBA HEALTH?

You may need to register your absence with Manitoba Health prior to your departure and apply to have provincial coverage extended while you are away. If approved, you will be provided with a Term Registration Certificate. Take note of the expiry date of the certificate and any requirements to re-apply, particularly when leaving Manitoba over a period of time to study.

Typically, you do not have to contact Manitoba Health if you are travelling solely for the purpose of a vacation less than three months. Contact Manitoba Health when travelling for any other purpose to allow them to consider your individual circumstances and advise you of its requirements. You must notify Manitoba Health prior to **any** absence, if you are working in Manitoba on a work permit.

Manitoba Health has forms available on its website to advise them of the following situations:

- Absences exceeding three months, or
- Students attending out-of-province educational institutions.

You can advise Manitoba Health of all other situations by e-mail at insuredben@gov.mb.ca.

It is important to notify Manitoba Health well in advance of your departure and keep them informed of any change in travel plans. Ensure you obtain approval before you leave.

Note the University of Manitoba coverage is supplementary to coverage provided by Manitoba Health. If you are not covered by Manitoba Health, you are not covered by the University of Manitoba plan.

THE LAST REGULAR REFILL BEFORE MY TRIP WILL NOT PROVIDE ENOUGH MEDICATION FOR THE DURATION OF MY TRIP. WHAT SHOULD I DO?

Manitoba Pharmacare and Great-West Life have limits on the amount of medication they will cover at one time. Generally, you can have a 100-day supply with you at one time for maintenance drugs taken on a regular basis.

Travelling for less than three months:

For trips less than three months, ask your pharmacist to top up your medications to the 100-day supply limit before your departure. You can use your Great-West Life drug card as soon as two-thirds of the previously purchased medication has been used. If you refill before that time, you will need to pay out-of-pocket and submit a paper claim for the top-up.

Travelling for more than three months:

If you will be out of the country for more than three months, you will need to apply for a temporary increase in the supply limits. To do this:

- Request to increase the supply limit under the Manitoba Pharmacare Program at the same time you request Manitoba Health coverage to be extended while you are away. Review correspondence from Manitoba Health carefully for specific reference to the supply limit. Correspondence regarding approval of the provincial coverage extension and the supply limit increase may be received under separate cover.
- Call Great-West Life at 1-800-957-9777 and request a temporary increase to its supply limit. Tell the customer service representative the request is being made for the purpose of travel, and provide them with the date you are leaving and the length of your trip. Ask them to contact you once the exception has been approved.

After you have received approval from both Manitoba Pharmacare and Great-West Life, ask your pharmacist to top up your medications to the approved supply limit before you leave. Be sure to bring the approval letter from Manitoba Pharmacare with you as your pharmacist will not be able to apply the exception without it. Great-West Life will automatically apply the increase to your drug card when it approves the exception; however, it will only be available with the drug card after two-thirds of the previously purchased medication has been used. If you refill before that time, you will need to pay out-of-pocket and submit a paper claim for the top-up.

It is important to note that the supply limit increase may only be valid when refilling a prescription prior to your departure. If you plan to refill a prescription outside Canada or during a brief return to Canada, contact Manitoba Pharmacare and Great-West Life to confirm whether the refill will be covered. In addition, a supply limit increase may not be available for certain medications, such as controlled substances. Manitoba Pharmacare and Great-West Life will advise you of any restrictions.

It is recommended that you apply to Manitoba Pharmacare for the supply limit increase even if you have not met your Pharmacare deductible. Purchases will not be applied to your deductible unless approved and out-of-pocket expenses could result in the future that would have otherwise be covered.

HOW DO I OBTAIN A GREAT-WEST LIFE BENEFITS CARD?

You should have received a benefits card in the mail. It is the same card you bring to the pharmacy when filling a prescription and is often referred to as your drug card.

You can print your benefits card at any time from Great-West Life's website, www.greatwestlife.com. Sign into *GroupNet for Plan Members* and go to the Forms & Cards tab – Printable Cards – Your Benefits Card. If you are not yet registered for *GroupNet for Plan Members*, click Register for *GroupNet* at the bottom of the page and follow the prompts.

WHERE CAN I FIND INFORMATION ON TRAVEL ADVISORIES, NOTICES AND VACCINATION REQUIREMENTS?

In addition to other sources of information that may be available, you may wish to:

- Talk to your travel agent, and
- Go to the Government of Canada website for travel and tourism (www.travel.gc.ca).

When you filter for your destination on the Travel Advice and Advisories section of the Government of Canada website, be sure to read the information under all tabs. On this website, you can also register to be notified if there is an emergency in your travel region, subscribe to receive daily emails on the latest updates, and download a travel smart app.

CAN I CLAIM THE COST OF VACCINATIONS UNDER THE UNIVERSITY OF MANITOBA GROUP INSURANCE PLAN?

The cost of vaccinations and related physician fees that not covered by a government program may be considered an eligible expense under your Healthcare Spending Account provided:

- you have a prescription from your physician, and
- the vaccine is dispensed by a pharmacy or purchased and administered in a physician's office.

There is no coverage for vaccinations under the Supplementary Health benefit.

WHAT DO I NEED TO DO WHEN MAKING A CLAIM FOR EMERGENCY MEDICAL EXPENSES?

Call the number on your Great-West Life benefits card as soon as possible in the event of a medical emergency. A contact person can do this for you if you are unable.

If you did not contact Great-West Life at the time of the medical emergency, submit your claim directly to Great-West Life using the following forms:

- Statement of Claim – Out-of-Country Expenses, and
- Provincial authorization and assignment form.

Completion of these forms will allow Great-West Life to pay eligible claims and coordinate payment directly with Manitoba Health or with any other insurance companies.

Claim forms are available on Great-West Life's website, www.greatwestlife.com/you-and-your-family/forms/group-claim-forms/out-of-country-claim-forms/, or by calling Great-West Life's out-of-country claims department at 1-800-957-9777.

You must submit your claim within a designated time period. Current time requirements can be found on Great-West Life's website using the path provided above.

WHO DO I CONTACT IF I HAVE ADDITIONAL QUESTIONS ABOUT MY OUT-OF-COUNTRY COVERAGE WITH GREAT-WEST LIFE?

If you have questions or want more information, contact Great-West Life at 1-800-957-9777 and ask to speak to a client service representative in the Out-of-Country Claims Department. Have your policy number and ID handy as you will be required to provide this information.