

Travel CHBP – Group Insurance Plan

Employee Information Booklet

FOR



arranged by

Puhl Employee Benefits Inc.



MEMBERSHIP CARD
 ASSISTANCE PROGRAM
 Travel CHBP / Puhl Benefits

PLEASE CARRY THIS CARD WITH YOU!

SSQ Financial Group
 We thrive on mutual trust

IN THE EVENT OF AN EMERGENCY, IMMEDIATELY CALL :

1-866-783-9473

Toll free from U.S.A. and Canada.

514-285-8195

Call collect from elsewhere in the world.

THIS SERVICE IS OFFERED BY OUR PARTNER AXA ASSISTANCE AND IS AVAILABLE 24 HOURS A DAY, 7 DAYS A WEEK.

Identification N° : 427 W

Policy N° : 1K030 P.P. Members of Puhl Group CHBP PHSP

MV5527A (2012-03-20)

SSQ Insurance Company inc.

Important: If a claim is submitted please advise Beneva SSQ the main insured name.

Please keep your Travel card with you.

Snow Bird Value

Save this coupon to redeem savings on your next trip!

TRAVEL INSURANCE REFERRAL CIRCLE PROGRAM

How to save 10% off the #1 Rates in Canada

1. Travel Insurance Premium Reduction Incentive- 10% off for one referral sale.
2. Two or more referral sales and get 10% off for the next 3 years.
3. Applied to next Travel Insurance premium (next paid)
4. Applies to 90 / 120 or 180 DAYS of travel coverage

Discount Code: **Travel2023**

MyINSURANCE STORE Puhl / MyInsuranceStore
 www.MyInsuranceStore.ca

Phone: 403-221-9300 (MT)
 Toll-free: 1-888-508-0777 (MT)
 e-mail: info@myinsurancestore.ca

Puhl

PHSPCanada / Group Travel CHBP – PHSPCanada ELECTRONIC COMMUNICATION LINKS FOR INFORMATION AND IDEAS:

Administration e-mail: admin@phspcanada.ca

Main: 403-221-9300 (MT) – Ask for Whitney

Please visit & bookmark us! [PHSPCANADA](#), [Puhl Employee Benefits](#) and [MyInsurance Store](#)

How to make a Beneva SSQ Travel Insurance Claim - Policy #1K030 - Travel CHBP

In the event of a claim, you need to immediately contact SSQ Insurance.

***Immediate (as soon as possible) Notification of situations to SSQ is required for coverage to begin.**

Website: www.ssq.ca/en or www.ssq.ca/fr

Tel: 1-866-783-9473 – Toll-Free – Policy #1K030

(Refer to Travel Card for alternate numbers)

Please check on how to dial an international call to Canada from the area you will be in.

Your claims needs to approved by AXA Beneva SSQ Insurance, before if possible decisions are made. AXA Beneva SSQ work with you on choices that you may have to make.

1. Whenever possible, contact AXA ASSISTANCE, before obtaining treatment or medical care outside your province of residence. You will be directed to the physician, clinic or hospital that is able to provide the emergency care you need.
2. Understand you may talk to different Beneva SSQ representatives on each call based on shifts the claim personnel work, so very important to keep detailed notes.
3. You need to provide the group and certificate numbers specified on your travel insurance card when calling. Bring your Beneva SSQ travel card with you on the trip.
4. If you have not contacted Beneva SSQ / AXA ASSISTANCE at time of claim, you need to do so as soon as you get home to begin the claim process.
5. Make sure to keep the original detailed invoice(s), medical reports and proof of payment.
6. Be assertive and call Beneva SSQ to confirm any questions you have.
7. Record all names, phone number and conversations of who you talked to at Beneva SSQ.
8. Make detailed notes of all conversations.
9. Always confirm with Beneva SSQ the next step you should be taking. Write down what they suggest.
10. If, Beneva SSQ doesn't call back, to your time schedule, be sure to call Beneva SSQ again to keep claim moving forward.
11. Keep copies of all documents - no matter how minor.

Summary: To assist Beneva SSQ with their understanding of your claim, employees can help by providing accurate information; by understanding their policy; travelling with proof of insurance; notifying Beneva SSQ when a claim situation arises and provide all requested documentation related to your claim including claim receipts.

Keep notes and copies of everything and everyone you talk to on your claim no matter how minor.

Travel CHBP Group Insurance Coverage Booklet

Employees and their Child Dependants Registered with Travel – CHBP Insurance

Dependents are covered including common-law and same sex couples.

- Children living at home or otherwise - age 21 OR
- Children attending post-secondary schooling - age 25
- Coverage availability stops on December 31 of year turning 21 or 25
- Adult group coverage maximum coverage is to age 70
- Coverage stops after 60 days of continual travel

Coverage Duration Reload Feature: Coverage is for 60 days of continuous travel. One day back in your home province reloads a new 60 days of travel availability.

Cruise Ship Travel Coverage: Coverage is in effect.

Group Price Feature: Travel CHBP is a group plan for PHSPCanada, if a employee is covered under PHSPCanada then the employee needs to be enrolled in the Group Travel CHBP.

Provincial Feature: Travel CHBP covers travel between provinces and is not just for travel outside Canada.

Super Feature: Pre-existing stability medical conditions are covered to age 70, providing a doctor has been consulted and agrees travel is not an issue.

Coverage stops on the 70th birthday for participants and dependents.

MyInsuranceStore.ca individual options for ages 70 to 80 – Pre existing and stability questions are required to be answered before your trip to qualify for travel coverage. The health questions are asked online at MyInsuranceStore.ca.

Additional Option: for trips over 60 days for employees, families and parents have a travel plan option under MyInsuranceStore.ca.

Yearly Renewal Date: Annual premium is due for the travel coverage to continue.

Please always confirm with AXA Beneva SSQ the next step you should be taking. Never proceed with operations and treatments without the written approval of the AXA Beneva SSQ claim department.

AXA Beneva SSQ has the final recommendation on what coverage you have at the time of your claim. So, call ASAP. AXA Beneva SSQ determines if an emergency, the severity of the emergency and how to handle the emergency issues.

Concept Example: To medical operate where you are or to get you back to the Canadian Medical System. AXA Beneva SSQ alone gets to make that decision for your Travel coverage to be paid.

If you are unable due to circumstances to communicate with AXA Benav SSQ then at your first opportunity arrange a 3rd party to call AXA Beneva SSQ as soon as possible for the claim approval to proceed.

Travel / CHBP Group Insurance Product Summary

A. Out of Province and out of Country Medical Travel Insurance - Policy # 1K030

\$0 deductible for a maximum of 60 days coverage per trip.

Coverage is for employees and includes their listed dependents.

Coverage terminates on the day of the employee's 70th birthday unless they are on a Trip at the time and then it would terminate on the day they return from the trip, or after 60 days of continuous travel. Coverage for dependents terminates on the date the Insured Employee's insurance is terminated, or age 70 or after 60 days of continuous travel.

\$1,000,000 (Canadian funds) maximum per injury or sickness, per trip, includes Hospital & physicians' costs & fees at 100% including the following:

- \$2,000 Dental injury - Emergency – Reasonable and Customary – based on your Provincial Fee Guide.
- \$50,000 Medical evacuation
- \$5,000 Repatriation due to death
- \$5,000 Family transportation
- \$500 Return of vehicle
- \$1,000 Hotel Convalescence Benefit

Pre-existing Conditions and Stability issues to age 70 are covered - this feature is unique to Travel CHBP.

Special quotes over age 69, options are found at MyInsuranceStore.ca. (Great Snowbird Coverage)

Plus, our Travel plans protects you in the event of contracting the COVID virus just as any other illness, no difference.

NOTE: Travel CHBP cannot be extended if you are on a current trip and go over the 60 days of coverage in one trip.

Emergency Out of Province Medical Travel Insurance \$1,000,000 / person / trip (includes foreign countries)

The Travel Insurance Plan is a propriety product and is exclusive to Puhl Benefits.

The purpose of the Travel Insurance Plan is to provide travel insurance protection, so you can Travel back to your home province(s) Medical HealthCare System.

Claim approval is based on Claim Submission and approval by AXA Beneva SSQ, the Travel Insurance Underwriter, if untimely Accidents and / or Illnesses occur, for the Traveller and their listed Dependents.

Stop Loss Insurance In Province Product Summary

In Residential Home Province for Medical Catastrophic Insurance – Policy # 1P500

Designed to cover catastrophic expenses for illnesses and / or accidents in your province of residence.

Deductible: \$2,000 per person per year.

Stop-Loss Insurance is 2nd payor to any provincial plan in place.

The following health expenses are payable at 100% per person once the deductible has been satisfied.

\$125,000 benefit maximum per person per injury or illness per calendar year subject to a maximum payable period of 104 weeks, includes: **\$25,000 Rx drugs** obtainable only by prescription (subject to a dispensing maximum of 30 days at a time).

\$25,000 ground / air ambulance and \$25,000 for the difference between hospital public ward and semiprivate rates to a maximum of 12 months, private room if recommended by a doctor and \$25,000 nursing (ordered by a doctor) and \$25,000 paramedical services for chiropractor, osteopath, chiropodist or podiatrist, licensed masseur (recommended by a doctor), speech therapist, and psychologist with the maximum per visit to any one practitioner of \$25 per person.

Website: www.ssq.ca/en or www.ssq.ca/fr

Tel: 1-866-783-9473 – USA / Canada – Policy #1P500

Tel: 1-514-285-8195 – Outside of USZ & Canada – Policy #1P030

Add-on Optional Travel Protection Products

The purpose of the Add-on optional Travel Protection Benefits is to provide Add-on Travel insurance protection products for additional risks you want to cover. The products are individualized to your personal situation.

[Trip Cancellation & Interruption Protection](#) – Trips are expensive, protect the financial investment you made for a trip. Our coverage plans provide coverage for unexpected trip cancellations and upon individual special requests trip interruption.

[Baggage Loss, Damage or Delay](#) – Protect your personal items while traveling, you have an option to add protection for the personal property and belongings you bring while traveling.

[Visitors to Canada Insurance](#) – While your Visitors are staying in Canada, enjoying all it has to offer, let us take care of their emergency medical needs. It Happy to provide visitors and immigrants to Canada, for those looking for Great insurance, including emergency medical coverage.

[Accidental Death & Dismemberment](#) – When it comes to covering your family due to a sudden accident or loss during your trip, get coverage for up to \$300,000 for Accidental Death & Dismemberment.

[Kidnap & Ransom Insurance](#) – When it comes to Kidnap & Ransom ([read here](#)) Insurance the scope of the coverage may seem apparent by its name alone. Would you like to be covered in case any of the following events happens to you or a loved one on your trip; Kidnapping, Extortion, Child Abduction, Hostage Crisis, just to name a few.

[MyInsurance Store](#) – The Employee website for Flexible and Comprehensive travel & health coverage choices.

Puhl / PHSPCANADA ELECTRONIC COMMUNICATION LINKS for information and ideas:

e-mail contacts: phsp@puhlemployeebenefits.com or phspclaims@puhlemployeebenefits.com

Employee Portal: [MyInsurance Store](#) – Top Right Corner

Bookmark us! [Puhl Employee Benefits](#) and [MyInsurance Store](#)

Phone: 403 – 221 – 9300 **Toll-free:** 1 - 888 - 508 – 0077 (MT)

Coverage for Dependent Children

Dependent Child means a natural child, adopted child, stepchild or a child who is in a parent-child relationship with the Member. The child is unmarried, dependent upon the Member for maintenance and support, so not working.

By reason of mental or physical infirmity, is incapable of self-sustaining employment and is totally dependent upon the Member for support within the terms of the income Tax Act.

- i) 30 days or older
- ii) Under the age of twenty-one (21) or
- iii) Under the age of twenty-six (26) and a full-time student; or
- iv) Your child of any age who is mentally or physically disabled.

Post secondary school requirement of attendance means "full-time" student so not one course but 3 or more course(s) at a post-secondary institute per semester to be a full time status student.

The post-secondary school definition is:

A recognized institution of learning is "Public or Private Institution that has been given authority to grant degrees, diplomas, and other credentials by a public or private act of the provincial / territorial legislature or through a government-mandated quality assurance mechanism." [Read more information about the Directory of Educational Institutions in Canada \(cicic.ca\)](http://www.cicic.ca)

Dental Treatment Benefit – Emergency only

When Injury to whole and sound teeth (capped or crowned teeth will, for the purposes of this Policy, be considered whole and sound), due to a force or blow external to the mouth, requires treatment, replacement or x-rays by a legally qualified dentist or oral surgeon, we will pay the reasonable and necessary expenses actually incurred by the Insured Person, but not to exceed in the aggregate the amount of \$2,000 as a result of any one (1) Accident.

Any payments made under this section will be in accordance with the current Fee Guide for General Practitioners published by the Dental Association in the Insured Person's province of Residence.

Durable Equipment

Expenses for the rental or purchase of casts, cervical collars, crutches, trusses, splints and braces (except dental braces and splints); rental of a wheelchair, an iron lung and other durable medical equipment for temporary therapeutic treatment, subject to a maximum of five thousand dollars (\$ 5,000) per Accident, Sickness or Disease

Evacuation Benefit

The total maximum amount payable under this section will not exceed \$50,000 as a result of anyone (1) Accident, Sickness or Disease.

1. Transportation by any conveyance (other than ground ambulance) licensed to carry passengers for hire, including air ambulance, from the place of Accident, Sickness or Disease to the nearest Hospital that is equipped to provide the required treatment (or medical facility or doctor's clinic, if warranted) provided the evacuation is recommended by the attending Physician and approved by the Insurer.
2. Transportation to your province of Residence by any conveyance (other than ground ambulance) licensed to carry passengers for hire, including air ambulance provided the evacuation is recommended by the attending Physician and approved by the Insurer and the attending Physician certifies in writing that Your medical condition after receiving treatment (including diagnostic testing) warrants the return to Your province of Residence for further treatment or to recover.
3. Transportation to your province of Residence in the event You are confined as an inpatient in a Hospital and under the Regular Care and Attendance of a Physician, thus preventing You from returning to Your province of Residence on the original scheduled return flight, provided the return ticket is non-changeable and non-refundable.

Beneva SSQ will pay the reasonable and necessary transportation expenses actually incurred by the insured person including any related medical services and supplies.

Beneva SSQ will also pay the reasonable and necessary expenses actually incurred by a medical attendant or one (1) Immediate Family Member, who accompanied the insured person, for a round trip Airfare plus Accommodation and board. All covered expenses incurred by the medical attendance or Immediate Family Member are subject to a maximum amount of \$2,000.

Travel – Insurance Plan Exclusions and Limitations

A. Pre-existing and Stability Issues – With respect to Insured Persons that are 70 years of age to 80 years of Age

1. Any condition for which the Insured Person received medical advice, consultation or treatment within six (6) months prior to the commencement of a Trip, with the exception of a Chronic Condition which is under treatment and Stabilized by the regular use of prescribed medication, your Doctor has advised fit to Travel.

"Chronic Condition" means a disease or disorder which has existed for a minimum of six (6) months.

"Stabilized" means there has not been a change in the medical condition requiring medical or psychiatric intervention for a minimum of six (6) months. Adjustments in doses of Warfarin or Coumadin are not considered to be medical intervention for the purpose of this definition, as long as the attending physician confirms that the Insured Person's condition is stabilized before the date of departure.

B. This policy does not cover loss (fatal or non-fatal) or expenses caused by or resulting from:

1. Government of Canada travel advisory.
2. Any known reasons to not travel
3. Suicide or intentionally self-inflicted Injury;
4. War, whether declared or not;
5. Perpetration of acts of terrorism or participation in a riot, insurrection or civil commotion;
6. Active full-time, part-time or temporary service in the armed forces of any country;
7. Pregnancy, childbirth, except complications thereof which will be treated as any other Sickness;
8. A trip undertaken by the Insured Person for the purpose of obtaining medical treatment, assessment or consultation;
9. Participation in any professional athletics;
10. Participation in acrobatic or stunt flying, mountaineering, hang gliding, scuba diving, any racing or speed contests;
11. Pre – Existing and Stability Issues at the age of over 69 if a issue occurs are not eligible claimable Health Claims.
12. Mental illness diagnoses or treatment of any kind.

C. This policy does not cover any of the following supplies or services or costs thereof:

1. Expenses covered under any government hospital, medical, dental or health care insurance plan, whether payable or not, or expenses for which insurance is prohibited by law;
2. Medical Examinations for the use of a third (3rd) party, cosmetic surgery and dental services other than those required as a result of an Accident;
3. Charges for experimental drugs not approved by Drugs Directorate, Health Protection Branch of Health and Welfare Canada, oral contraceptives and patent medicines;
4. Charges for any experimental medical treatments;
5. Services for which no charge would ordinarily be made if there was no insurance coverage;
6. Expenses incurred for necessary treatment or surgery which medically could be delayed until the Insured Person has returned to his province of Residence; or
7. Medical Expenses for Treatment or Surgery which the Insured Person elects to have rendered or performed outside their province of Residence, following an Emergency treatment or Diagnosis of a Medical Condition which (on medical evidence) would not prevent the Insured Person from returning to his Province of Residence prior to such Treatment or Surgery.

D. The following limitations to the coverage provided under this policy will apply:

1. Coverage for each Trip begins when an Insured Person leaves the border of his province of Residence or if travelling by aircraft, when such aircraft takes off in his province of Residence, provided insurance is in force as to such Insured Person in accordance with Item 8 of the Master Application.

Coverage for each Trip terminates when an Insured Person crosses the border of his province of Residence when returning from a Trip or if travelling by aircraft, when such aircraft lands in his province of Residence or the covered days ending following the date of departure from the province of Residence, whichever is earlier.

2. All expenses must be incurred on a non-elective Emergency basis outside the Insured Person's province of Residence and are in excess of expenses payable under any individual, group or government sponsored hospital or medical insurance plan.

3. In consultation with the attending Physician, the Insurer reserves the right to transfer an Insured Person to another Hospital or to return an Insured Person to his province of Residence for necessary treatment. In the event the Insured Person refuses to comply, the Insurer will no longer be liable for further expenses incurred, which are relating to the condition causing the treatment, after the proposed transfer date.

4. Pre – existing and stability issues at the age of 70 will not be a claimable eligible Health expense.

E. This policy does not cover trips where a Government advisory not to Travel is in effect:

1. expenses incurred in a location for which the Government of Canada issued an advisory to avoid all travel as well as expenses incurred during cruise ship travel while the Government of Canada issued an advisory to avoid all cruise ship travel. If the Insured Person is already present at the location in question or on a cruise ship at the time the advisory is issued, they must comply with the advisory within 14 days following its issuance. If the Insured Person does not comply with the advisory within 14 days following its issuance, no expenses incurred by the Insured Person will be eligible after this deadline.