



# **World Travel and Health Advice Assistance**



**ManuAssist**

# World Travel and Health

## Taking your

When you're travelling across Canada or to another country, you could face an unexpected medical emergency. ManuAssist® is designed to make your business or pleasure travel worry-free.

Your group benefits plan already provides coverage for emergency medical treatment for you and your covered dependants when you're travelling outside your province. ManuAssist enhances this coverage by providing immediate assistance to help you through a medical or other travel emergency.

### Medical emergency assistance

In the event of a medical emergency, you, your family member or travelling companion must contact ManuAssist as soon as possible before or after you receive treatment, or are admitted to hospital. That individual must also contact ManuAssist within 14 days of an illness or injury to initiate a claim and guarantee your eligibility for coverage to the hospital.

**An out-of-Canada medical emergency includes an accidental injury or illness not previously diagnosed or treated in Canada. Treatment required for a medical condition previously diagnosed in Canada is excluded. However, coverage may be available for an unforeseen complication requiring immediate medical attention arising from an existing, pre-diagnosed condition that was completely stable at the time of departure from Canada.**

# Advice Assistance

## Group Benefits on the road

### **Around-the-clock access**

Help is available in almost any language, through a toll-free/call-collect telephone hotline and fax line that operates 24 hours a day, seven days a week.

### **Information on local medical care**

ManuAssist will refer you to a local doctor, dentist, pharmacist, or appropriate medical facility.

### **Monitoring of your medical care**

Medical staff will monitor medical care and services and maintain contact with you, your attending doctor, your personal doctor and your family as frequently as necessary.

## Claims payment service

### **If medical expenses are more than \$200**

ManuAssist arranges for the payment of medical expenses and eligible emergency medical services, provided you make contact before the expense is incurred.

You'll be asked to sign an authorization form, allowing ManuAssist to coordinate payment of the claim on your behalf through your provincial government health insurance plan and Manulife Financial Group Benefits.

If required, ManuAssist will forward an advance deposit to the hospital before medical services are provided. If payments made on your behalf are for ineligible services or amounts, Manulife Financial Group Benefits reserves the right to recover any overpayment.

If you don't contact ManuAssist first, you must pay the expense, then submit the claim for reimbursement to your provincial government health insurance plan and Manulife Financial Group Benefits.

**If medical expenses are \$200 or less**

You must pay the expense, then submit the claim for reimbursement to your provincial government health insurance plan and Manulife Financial Group Benefits. Details for claim submission are outlined in your benefits booklet.

## Transportation & related services

**Medical transportation**

Medical transportation arrangements will be made to transfer you to and from the nearest medical facility in your province of residence. Manulife Financial will pay for medical transportation.

If medically necessary, round-trip transportation for an attendant to accompany and care for you will also be arranged and paid by Manulife Financial.

**Return home of dependant children**

If dependant children are left unattended due to the hospitalization of a covered person, transportation will be arranged to return them to their normal place of residence. The extra costs over and above any allowance available under prepaid travel arrangements will be paid.

If necessary, round-trip transportation for a qualified escort to accompany the children will be arranged and paid.

**Return home due to family illness**

If a covered person must return home due to the hospitalization or death of an immediate family member at home, one-way economy transportation will be arranged, and expenses

incurred over and above any allowance available under pre-paid travel arrangements, will be paid. Immediate family members include: spouse, child, parent, brother and sister.

### **Visit by a family member**

ManuAssist can help if you, or one of your covered dependants requires hospitalization for seven days or more.

Manulife Financial Group Benefits will cover expenses for a round-trip economy ticket for a family member's visit. The visit must be approved in advance.

### **Trip interruption/delay coverage**

If a covered person's trip is interrupted or delayed by an illness or injury, one-way economy transportation will be arranged so that each covered person (and a travelling companion, if applicable) may rejoin the trip or return home. Any extra cost over and above the allowance available under prepaid travel arrangements will be paid.

If the choice is made to rejoin the trip, further expenses incurred that directly or indirectly relate to the same illness or injury will not be paid.

A travelling companion is any one person travelling with the covered person, whose fare for transportation and accommodation was prepaid at the same time as the covered person's fare.

### **Coverage for convalescence after hospital discharge**

If you can't travel for medical reasons after you leave the hospital, expenses incurred for meals and accommodations after the scheduled date of departure will be paid (subject to the maximum shown under meals and accommodation).

### **Identification of the deceased traveller**

If a covered person dies while travelling alone, round-trip economy transportation will be arranged and paid for one member of the immediate family, if necessary, to identify the body prior to its release.

### **Return of the deceased traveller**

If a covered person dies while travelling, all necessary authorizations will be obtained and arrangements made to transport the body back to the province of residence. The costs of preparation and transportation of the body are eligible, up to a maximum of \$5,000 (Canadian funds). Burial expenses are not covered.

### **Meals and accommodation**

Reimbursement will be made for the cost of accommodation and meals, subject to a maximum payment of \$2,000 (Canadian funds) for each medical emergency, in these situations:

- return home of dependant children
- visit by a family member
- trip interruption/delay
- convalescence after hospital discharge
- identification of the deceased traveller

### **Vehicle return**

If you can't operate your own vehicle or a rented vehicle due to illness, injury or death, arrangement and payment up to a maximum of \$1,000 (Canadian funds) will be made for a commercial agency to return the vehicle to your place of residence, or to the nearest appropriate rental agency.

## Non-medical assistance

Around-the-clock access in most languages is also available for:

### **Pre-trip assistance**

Up-to-date information is provided for passport, visa, vaccination and inoculation requirements for your travel destination.

### **Lost or stolen documents and ticket replacement**

If your travel documents or tickets are stolen or lost, ManuAssist will help you contact local authorities to replace them.

### **Legal referral**

When required, ManuAssist will provide referral to a local legal advisor, as well as assistance obtaining a cash advance from funds available through personal credit cards, family, or friends.

### **Telephone interpretation service**

ManuAssist will provide telephone interpretation services in most major languages.

### **Emergency message service**

A telephone/message service will be provided for emergency messages to/from family, friends, or business associates, left by/for you or your covered dependants while travelling. Messages will be held for 15 days.

## A world of added benefits

Your ManuAssist World Travel Assistance coverage often matches the period of time you're covered for Out-of-Canada health benefits by your provincial plan – typically six months.

**Your plan may be subject to specific limits and maximums. Please see your benefits booklet or plan administrator for more details.**

## Limitations

ManuAssist is administered through World Access Inc., an international medical assistance organization. If a medical emergency occurs while you're travelling, trained professionals from World Access will provide immediate assistance.

Neither World Access nor Manulife Financial Group Benefits are liable for conditions, events or factors that delay, interfere, or prevent the provision of ManuAssist services.

Neither World Access nor Manulife Financial Group Benefits are responsible for the availability, quality, or results of any medical treatment received by you or your covered dependants, or the failure to obtain medical treatment or emergency assistance services for any reason.

ManuAssist services are provided to you and your dependants while travelling outside your province of residence for specified periods of time, according to the plan selected by your employer. Please see your benefits booklet for details on the length of time that coverage is provided.

## Service problems

If you aren't satisfied with the service you receive from ManuAssist, contact your Manulife Financial Group Benefits representative.



## Before you leave

We recommend that you include these items on your pre-travel checklist:

1. Obtain ManuAssist pre-trip assistance with passport, visa, vaccination and inoculation requirements for your travel destination.
2. If a medical emergency arises and you or your covered dependants can't call for help, ensure your travelling companion can take the first steps quickly.
3. Review ManuAssist coverage as well as the Out-of-Province/Out-of-Canada coverage described in your benefits booklet. By doing so, you'll be familiar with your coverage if an emergency happens while you're away from home.
4. Call ManuAssist before you leave home to make sure that travel assistance is available in the country you're visiting. You can also check with Canada's Department of Foreign Affairs and International Trade to determine which countries currently have a travel advisory by calling 1-800-267-6788 or (613) 944-6788.
5. If travelling outside North America, call 1-800-561-8868 to find out if the country you're visiting has a Canada Direct line, which connects you directly to a Canadian operator if you need ManuAssist services when travelling.
6. Keep your ManuAssist card with you. It's designed to easily fit into a wallet, money belt or purse and provides information to use ManuAssist services.

## If a medical emergency occurs when you're travelling:

1. Call the number listed on your ManuAssist card. If you can't call, your travelling companion or family member must contact ManuAssist as soon as possible before or after you receive treatment, or are admitted to hospital. That individual must also contact ManuAssist within 14 days of an illness or injury, in order to authorize payment of the claim. An attending doctor or hospital administrator may call ManuAssist to verify your eligibility for coverage.
2. A Medical Assistance Coordinator will answer, and ask how he or she can help. If you need service in a language other than English, just ask.
3. You'll then be asked to provide details of the emergency and the assistance you need.
4. The Medical Assistance Coordinator will also ask for the patient's:
  - ManuAssist number\*
  - plan number\*
  - name, member name\* and certificate number\*
  - provincial health insurance number
  - location (city, country, address, phone number.)

\* This information is included on your ManuAssist card, your wallet id, or your benefits booklet.

**ManuAssist 24-hour Emergency Hotline**  
In Canada and the United States

**Phone 1-800-265-9977**

**Fax 1-800-583-4827**

In other countries use operator to CALL COLLECT

**(519) 741-8450**

**Take this information with you  
when you travel.**

# Health Advice and Assistance

## After-hours help at home

ManuAssist isn't just for travel. They also offer a special Health Advice and Assistance service to you and your dependants, and it's accessible from home.

## Not just for emergencies

Your ManuAssist benefit gives you access to practicing, registered nurses with emergency room training and experience – by phone. Whether you're in your own living room or in a hotel overseas, you can phone ManuAssist's Health Advice and Assistance service for answers to your acute health concerns:

- symptoms and treatments of illnesses
- side-effects of drugs or treatments
- drug interactions
- appropriate dosage for over-the-counter drugs
- drug/food reactions
- drug safety during pregnancy

## After-hours access

The ManuAssist Health Advice and Assistance provides you medical advice from 8 p.m. to 8 a.m. when you can't get in touch with your doctor, pharmacist or other health care professionals.

We'll speak to you in English or French, and if service is needed in another language, we have immediate access to professional translators worldwide in any language.

The Health Advice and Assistance telephone number is the same number used for other ManuAssist services; just check the back of your ManuAssist wallet card for the numbers to call inside and outside North America.

## Follow-up makes the difference

A few hours after you phone, if necessary, the nurse will phone back to check on you and the family member who is ill, and answer any other questions that have come up in the meantime. ManuAssist's Health Advice and Assistance service is one of the first in Canada to offer immediate, personalized follow-up.

### **ManuAssist Health Advice and Assistance**

When your regular health care professional isn't available (e.g. in the middle of the night.)

**1-800-265-9977**

All provisions applicable outlined in your benefits booklet apply under all circumstances, unless otherwise specified.

Manulife Financial is a leading Canadian-based financial services group operating in 15 countries and territories worldwide. Through its extensive network of employees, agents and distribution partners, Manulife Financial offers clients a diverse range of financial protection products and wealth management services. Funds under management by Manulife Financial were Cdn\$141.6 billion as at March 31, 2003.

Manulife Financial Corporation trades as 'MFC' on the TSX, NYSE and PSE, and under '0945' on the SEHK. Manulife Financial can be found on the Internet at [www.manulife.com](http://www.manulife.com).

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