

McMaster Retiree Out-of-Province/Country Emergency Medical Coverage

Updated October 2023

The Pensions and Benefits Committee of the McMaster Retirees Association have prepared this document for its members. The material differs in some respects, especially regarding coordination of benefits and information on private insurance coverage, from a similar document on the McMaster Human Resources Web Site.

As part of the retiree extended health plan, eligible McMaster retirees (and their eligible dependents) who live in Canada are provided with emergency medical coverage when they travel outside their home province and to other countries. This coverage is provided through Sun Life Financial. Sun Life will pay 100% of the cost of qualified emergency services up to a lifetime maximum of \$10,000.

An emergency is defined as an acute, unexpected condition, illness, disease or injury that requires immediate assistance.

Sun Life utilizes the expertise of their emergency travel assistance partner, Global Excel Management (GEM) for handling these claims. GEM will coordinate claim reimbursement from the Provincial Health Plan, if available, on behalf of the plan member (McMaster retiree/dependent) and guarantee pre-payment if required.

The McMaster Retiree Out-of-Province/Country Coverage as first payer:

McMaster Human Resources (HR) strongly encourages retirees to purchase additional travel insurance every time they travel out of province or outside Canada.

The \$10,000 McMaster Retiree Out-of-Province/Country Coverage can be used as first payer on an emergency out-of-province/country claim. Thus, when purchasing additional private insurance with a deductible, you can use the \$10,000, or whatever portion of it you have remaining under the McMaster plan, to coordinate with the private insurance.

- When considering whether to use your \$10,000 as a deductible or not, there are factors other than potential cost savings to consider. The McMaster coverage is not conditional on your health status whereas most,

if not all, private plans have health conditions. At some stage the McMaster plan may be the only option available to you, so it might be advantageous to save it for when you might have difficulty getting private insurance. A more thorough discussion of whether you should use your McMaster coverage as a deductible is available in the [Fall 2011 MURAnews](#).

- A number of retirees have contacted MURA for information about where they can obtain additional private travel insurance. MURA has not done a comprehensive study of available policies, nor does it endorse or recommend any one source. Information on possible providers is available in the *MURAnews* article [An Update on Out-of-Province/Country Health Insurance](#), first published in 2014, and updated in 2019.

Before travelling:

- It is important to understand the conditions on which your coverage is based. You are encouraged to review your retiree benefit booklet or to contact the McMaster HR Service Centre for clarification on your particular coverage prior to your departure.
- To contact the McMaster HR Service Centre call 905-525-9140 extension 22247.

Steps to be taken in the event that a medical emergency occurs:

- Most (if not all) insurance policies require that you or a delegate must call the insurer before receiving medical care. If contact cannot be made before services are provided, contact must be made as soon as possible afterwards.
 - If Sun Life is your only insurer, you or a delegate must call the GEM 24-hour operations centre before receiving medical care.
 - If you have additional insurance, you or a delegate must call one of your insurers before receiving medical care and that insurer will coordinate your claim (see next section on Coordination of Benefits).
- GEM is available 24 hours a day and toll-free numbers are as follows:
 - In USA or Canada 1-800-511-4610
 - From anywhere else: 1-519-514-0351 (Call collect through an international operator.)

- Any invasive or investigative procedures (e.g., surgery, CAT scan) must be pre-authorized by GEM except in extreme circumstances where surgery is performed on an emergency basis immediately following admission to a hospital.
- Please provide the customer services representative with the following information:
 - your policy number (the McMaster contract number is 25018)
 - your Member ID (your member ID is your prior employee number and is available by contacting the McMaster HR Service Centre)
 - a description of your situation
 - the number(s) you can be contacted at during the medical emergency
 - details of any additional travel coverage that is available to you, including the amount of the deductible
- You should continue to stay in touch with GEM during the medical emergency until such time as a customer services representative tells you otherwise.

You should complete the following card and carry it with you when you travel.



Coordination of benefits between more than one plan:

- The guidelines of the Canadian Life and Health Insurance Association (of which Sun Life is a member) dictate that if a Plan member has benefits under more than one insurance policy, the insurance provider (travel assistance provider) that is contacted first has the responsibility to manage the claim. This includes providing assistance, claims processing and recovery of claim reimbursements from all sources.

If the plan member (McMaster retiree) contacts GEM first, the claim will be managed and adjudicated by GEM. If applicable, GEM will contact the individual travel plan (the second insurer). Depending on the circumstances, GEM will either coordinate for the balance of the claim on behalf of the plan member or transfer the management of the claim to the individual travel plan. You will be notified if such a transfer occurs.

The claim submission process:

- Call GEM when an emergency occurs. GEM will verify your coverage and arrange for the service providers to bill them directly. GEM is able to guarantee payment or advance money directly to the service provider.

If you pay for items yourself, keep the receipts and obtain a fully itemized bill for any hospital treatment. Claims (with original receipts) must be submitted within 30 days of your return home. You can obtain the claim form on mysunlife.ca or by calling GEM or Sun Life.

Please note the above information is intended as a brief summary of key aspects of the Emergency Medical Coverage for eligible McMaster retirees. For full details of eligibility and benefit provisions, please make reference to the applicable benefit booklet, or contact the McMaster University Human Resources Service Centre. In the event of any discrepancy or inconsistency, the official McMaster and Sun Life documents will govern.

Human Resources has provided [a summary of the coverage provided by this plan](#), which includes a printable travel card to take with you when you travel.