



McMaster Retiree Out of Province/Country Emergency Medical Coverage Summary

As part of the retiree extended health plan, eligible McMaster retirees (and their eligible dependents) are provided with emergency medical coverage while outside of the province in which they live. 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 applicable Provincial Health Plan on behalf of the plan member (McMaster retiree/dependent) and guarantee pre-payment if required.

Please note the following if purchasing additional coverage:

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.

Things you should consider before travelling:

- You are encouraged to review your retiree benefit booklet or contact the McMaster HR Service Centre for clarification on your particular coverage prior to your departure. It is important to understand the conditions on which your coverage is based. For example, you may be covered for only the first 60 days from which you leave your province.
- We strongly encourage retirees to purchase additional travel insurance every time they travel out of province or Canada.
- To contact the McMaster HR Service Centre please call (905) 525-9140 extension 22247. An HR Advisor would be pleased to assist you with questions regarding your coverage prior to your travel.

Steps to be taken when a medical emergency occurs outside of the province in which you reside:

- You or a delegate must call the GEM 24 hour operations centre before receiving medical care. This is a requirement of the plan. If you don't contact GEM, your claim could be reduced or declined. If contact cannot be made before services are provided, contact with GEM must be made as soon as possible afterwards.
- 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.)
- Physicians and hospitals can call to confirm benefits and arrange direct payments.
- Some procedures must be pre-authorized by GEM except in extreme circumstances.
- 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;
 - details of any additional travel coverage that is available to you, including the amount of the deductible; and
 - the number(s) you can be contacted at during the medical emergency.
- 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:

**TRAVEL
CARD**

MEMBER'S NAME

25018

GROUP CONTRACT No.

MEMBER ID No.



**TRAVEL
CARD**


If you need any medical assistance, contact Global Excel Management (GEM) immediately. (This is a requirement of your plan.)

Physicians and hospitals can call to confirm benefits and arrange direct payment.

24/7 assistance <http://www.globalexcel.com/sunlife>

In the USA and Canada, call: 1-800-511-4610

From anywhere else: 1-519-514-0351

Call collect through an international operator. 



Coordination of benefits between more than one plan:

- The Canadian Life and Health Insurance Association guidelines 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.
- The guidelines also dictate that individual insurance plans are last payer and that a group insurance plan (i.e., the McMaster retiree plan) is first payer, hence the reason we recommend you call GEM first.
- 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 arranges 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.

Additional information:

- Refer to the [Travel Benefit and Medi-Passport](#) for additional information about emergency medical coverage.

Please note the information contained in this document is intended as a brief summary of key aspects of the Out-of-Province/Country Emergency Medical Coverage for eligible McMaster retirees and applicable processes. For full details of eligibility and benefit provisions reference should be made to the applicable benefit booklet or by contacting the [McMaster University Human Resources Service Centre](#). Further, in the event of any discrepancy or inconsistency, the official McMaster and Sun Life documents will govern.