



Emergency Travel and After-Hours Assistance



GROUP BENEFITS

Emergency Travel Assistance

When you're travelling across Canada or to another country, you could face an unexpected medical emergency. Emergency Travel Assistance (ETA) from Manulife Financial (Manulife) is designed to help make your business or pleasure travel worry-free.

Emergency Travel Assistance is available through your employer sponsored Group Benefits plan and in association with Manulife's ETA provider, Mondial Assistance. These services are explained in this brochure, however, for complete details please refer to your benefits booklet, speak to your plan administrator or contact Manulife's Customer Service Centre directly.

BENEFITS OF ETA COVERAGE:

Around-the-clock access: Help is available 24-hours a day, seven days a week, through the Mondial Assistance multilingual call centre. If you need service in a language other than English, just ask. Contact Mondial Assistance at the numbers listed on your benefits card or at the end of this brochure.

Information on local medical care: Mondial Assistance will refer you to a local doctor, dentist, pharmacist or other appropriate medical facility.

Monitoring of your medical care: The professional staff from Mondial Assistance will continue to monitor your care and the services you are receiving. They will maintain contact with you, your attending doctor and your Canadian doctor, to help ensure that you are receiving appropriate care.

Limited out-of-pocket expenses: When contacted, in advance if possible or immediately

after receiving assistance, Mondial Assistance will manage and pay for your eligible medical expenses, whenever possible.

MEDICAL EMERGENCY ASSISTANCE:

In the event of an unforeseen medical emergency, you, your family member or travelling companion must contact Mondial Assistance as soon as possible. This is to help ensure that you and your eligible family members receive immediate and appropriate care that is monitored by the professionals at Mondial Assistance

Whether you travel outside your province or country, a medical emergency includes an accidental injury or unexpected illness, not previously diagnosed or treated in Canada. Treatment required for any medical condition previously diagnosed in Canada is excluded, however, coverage may be available for an unforeseen complication of an existing, pre-diagnosed condition that was completely stable at the time of departure from Canada. This coverage would apply in those situations that are clearly unexpected emergencies, where immediate medical attention is required with respect to a previously completely stable conditions. The medical emergency is deemed to be over when medical evidence supports that the patient is medically stable to return to Canada for any ongoing or follow-up treatment required.

ELIGIBILITY REQUIREMENTS

In order to remain eligible for this benefit and services, please be advised of the following:

You must maintain your government health insurance plan (GHIP), for example, your Ontario Health Insurance Plan (OHIP).

You must not travel beyond the maximum number of consecutive out-of-province days as outlined in your benefits booklet.

There may be other limitations such as age restrictions, and dollar limitations. Please refer to your benefits booklet for details or contact the Manulife Customer Service Centre.

CLAIMS PAYMENT

To help ensure your claim is managed efficiently, and that you do not incur any unnecessary out-of-pocket expenses, please be aware of the following:

Your policy may require that your claim exceed a minimum dollar amount (e.g. \$200) before Mondial Assistance can make any payment arrangements with the provider of services. If this is the case, you will need to pay for the expenses yourself, submit them to your provincial health insurance plan, and then submit the outstanding balance to Manulife Group Benefits for consideration. Please refer to your benefits booklet for details and contact Mondial Assistance for filing details specific to your plan. Please note that Mondial Assistance will still provide assistance services, regardless of the dollar amount of your claim.

Once contacted, Mondial Assistance will arrange to pay for all eligible emergency medical expenses, whenever possible. They will also coordinate, where appropriate, payment of the claim on your behalf with your government health insurance plan and Manulife. You will be asked to sign authorization forms allowing Mondial Assistance to coordinate this on your behalf.

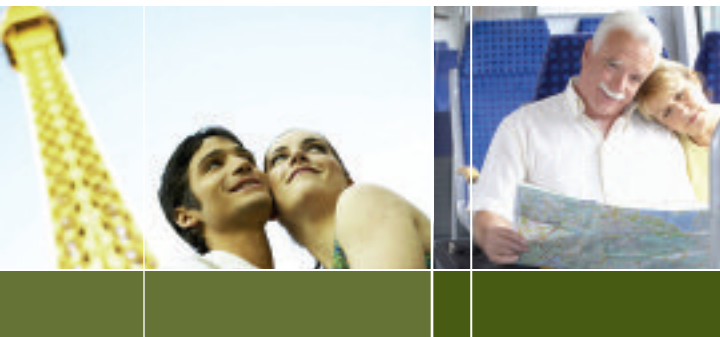
Mondial Assistance will also provide, and guarantee, advance payments to facilities before medical services are provided, when required (whenever possible).

If you do not contact Mondial Assistance and pay the provider directly, you must submit the claim to GHIP first for reimbursement. Any outstanding balance may then be submitted to Manulife. Please include a copy of your GHIP statement and a detailed explanation of the circumstances regarding your emergency treatment. Please contact the Manulife Group Benefits Customer Service Centre for information on how to submit your claim.

Please note that if payments made on your behalf are for ineligible services or amounts, Manulife reserves the right to recover any over-payment.

Reimbursement of out-of-pocket expenses is based on reasonable and customary charges as determined by Manulife. Reimbursement is in Canadian funds and is based on the rate of exchange at time of claim.

Claims must be filed within the appropriate time frame as noted in your benefits booklet. For example: within 12 months from the date the claim was incurred.



MEDICAL AND HOSPITAL BENEFITS

Emergency medical and hospital benefits include (but are not limited to) the following:

- Medical referrals to appropriate providers and/or facilities;
- In-patient services such as room and board, physician fees, and other medically necessary expenses incurred during your hospital stay;
- Out-patient services such as physician fees and diagnostic services, etc.;
- On-going medical monitoring; and
- Emergency dental treatment*

* Please contact Mondial Assistance and/or Manulife for further details and instructions on how to claim.

TRANSPORTATION AND RELATED SERVICES

The following benefits may be available in the case of an eligible medical emergency. Please check your benefits booklet for confirmation of your specific coverage.

Medical Transportation

If medically necessary, arrangements will be made to transfer you:

To the nearest and most appropriate medical facility able to provide the care you need, or

To a medical facility in your province of residence.

This may include ground, medical air, and/or commercial air transportation. Round-trip transportation for a qualified medical attendant to

accompany and care for you will also be arranged and paid for, if medically required.

Return home of dependant children

If dependant children are left unattended due to the hospitalization of a covered person, transportation arrangements will be made 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.

Trip interruption/delay coverage:

If your trip is interrupted or return home is delayed, you MAY be entitled to transportation benefits. Please refer to your benefits booklet for details.

Should you choose not to use any offered transportation services, further expenses incurred that directly or indirectly relate to the same illness or injury will not be covered.

Visit by a Family Member

When a covered individual is travelling alone and requires hospitalization for at least 7 days, the cost of round-trip economy transportation for one family member to visit may be covered. Note that pre-approval from Mondial Assistance or Manulife is required.

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 and/or for cremation at place of death. The costs for preparation and transportation of the body are eligible, up to an allowable dollar maximum. Please check your benefits booklet for complete details. Note that burial expenses, including the cost of a casket or urn, are not covered.

If a covered person dies while travelling alone, one member of the immediate family may be eligible for round-trip economy transportation to identify the body prior to its release.

Meals and Accommodations

If you can't travel for medical reasons after you leave the hospital, expenses incurred for meals and/or accommodations after the scheduled date of departure may be covered based on the limitations listed in your benefits booklet.

Vehicle return

If you can't operate your own vehicle or your rented vehicle due to illness, injury or death, arrangements will be made for a commercial agency to return the vehicle to your place of residence, or to the nearest appropriate rental agency. Payment for this service is limited to the amount shown in your benefits booklet.

NON-MEDICAL ASSISTANCE SERVICES

Certain non-medical assistance services are also available:

Pre-trip planning and consultation

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

destination. Call Mondial Assistance before you leave home to verify 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 at www.voyage.gc.ca to determine which countries currently have a travel advisory or by calling 1-800-267-6788 or (613) 944-6788.

Lost or stolen documents and ticket replacement

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

Legal referral

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

Telephone interpretation service

Mondial Assistance will provide telephone interpretation services, for medical emergencies, in most major languages.

Additional Information

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

Emergency message service

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

For complete details, please refer to your benefits booklet.

LIMITATIONS:

Neither Mondial Assistance nor Manulife Financial are liable for conditions, events or factors that delay, interfere, or prevent the provision of these services.

Neither Mondial Assistance nor Manulife Financial 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.

Manulife and Mondial Assistance, in conjunction with the attending physician, reserve the right to return the covered person to his or her province of residence for ongoing treatment. Refusal to comply with the transfer request will end Manulife's liability. The immediate availability of care, treatment or surgery on return to the province of residence is not the responsibility of Manulife or Mondial Assistance.

Emergency Travel Assistance is 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.

BEFORE YOU LEAVE:

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

1. Obtain pre-trip assistance with passport, visa, vaccination and inoculation requirements for your travel destination by calling Mondial Assistance.
2. Leave a copy of your travel itinerary at home or with family and friends.
3. Leave a copy of your Passport at home or with family and friends. This can help speed the process in the event your Passport is lost or stolen while you're travelling.
4. If a medical emergency arises and you or your covered dependants can't call for help, please ensure that your travelling companions are aware of all of your necessary personal information so they can call Mondial Assistance on your behalf.
5. Obtain and review further details about your Manulife Emergency Travel Assistance 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.
6. Familiarize yourself with the Mondial Assistance contact numbers as noted in this brochure (see end of booklet) or as noted on your benefit card.
7. Keep your Emergency Travel Assistance benefit card with you. It's designed to easily fit into a wallet, money belt or purse and provides important information.

HOW TO ACCESS YOUR EMERGENCY TRAVEL ASSISTANCE COVERAGE

If an unexpected medical emergency occurs while you are travelling:

1. Immediately, or as soon as possible, refer to the Mondial Assistance contact numbers noted on the back of your Manulife Financial emergency travel assistance benefit card. You may also refer to the contact numbers noted at the end of this brochure.
2. If you can't call yourself, your family member or travelling companion must contact Mondial Assistance. If you do not contact Mondial Assistance immediately, you may incur expenses that may not be covered under your Group Benefits plan.
3. Upon contacting Mondial Assistance, a Medical Assistance Coordinator will answer the call. If you require service in a language other than English, please ask the Coordinator.
4. You will be asked to provide details of the emergency and what type of assistance is required.



5. The Coordinator will also ask for the patient's information:
- a. Mondial Assistance plan identification number*;
 - b. Your Manulife Group Benefits policy or plan contract number*;
 - c. Patient's name, plan member's name* and the plan member's certificate number*;
 - d. Provincial health insurance number;
 - e. Location of the emergency (city, country, address, phone number);
 - f. The patient's date of departure from home and scheduled return date; and
 - g. The name, address and/or phone number of the patient's family physician in Canada.

* This information is included on your benefit card.

6. You will be asked to complete all necessary forms and provide required authorizations.

All details of the emergency situation will be discussed fully with you. If you have any questions, or at any time do not understand something, please do not hesitate to ask.



EMERGENCY CONTACT NUMBERS:

In **Canada** and the **United States**:

1-800-265-9977

Fax: 1-800-446-7684

Toll Free from Mexico:

00-1-800-514-3702

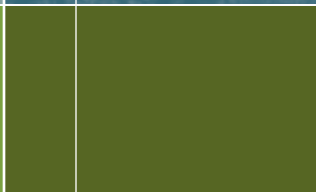
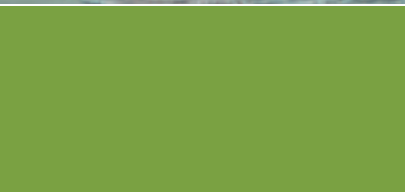
*** Note:** In Mexico, the prefix numbers (ie. the two zeros) are regionally determined. Example, in some regions the pre-fix requirement may only be one zero. Members are asked to confirm upon arrival to their destination.

Toll Free from Dominican Republic:

1-888-751-4403

Toll Free from other countries that participate in the Universal International Toll Free (UITF):

Dialing Prefix + 800-9221-9221



* **Note:** the UITF number is an 11 digit number with the middle set comprised of 4 digits. This contact number has been validated by the provider.

* **Note:** the country code refers to the country FROM which the member is calling and not the country to which they are calling. Members are asked to confirm upon arrival to their destination.

* **Note:** for participating UITF countries. Visit our website for details:

http://groupbenefits.manulife.com/canada/GB_V2.nsf/public/pm_travel

In all other countries (for example, those not participating in UITF), use the operator to call collect: 519-741-8450.

* Note: some countries do not allow collect calls. You will be required to pay up front. Keep these original receipts and submit to Manulife/Mondial Assistance for reimbursement.



Emergency Travel and After-Hours Assistance

After-Hours help at home

ETA isn't just for travel. You can also take advantage of the special After-Hours medical help line from home when you have questions about your health or the health of your dependants.

Not just for emergencies

Your ETA 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 ETA'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 safety during pregnancy

After-hours access

The ETA After-Hours Assistance provides you medical advice from 8 p.m. to 8 a.m. EST when you can't get in touch with your doctor, pharmacist or other health care professionals.

The Mondial Assistance representatives will 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 After-Hours Assistance telephone number is the same number used for other ETA services; just check the back of your ETA wallet card for the numbers to call inside and outside North America..

Follow-up makes the difference

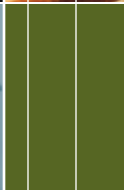
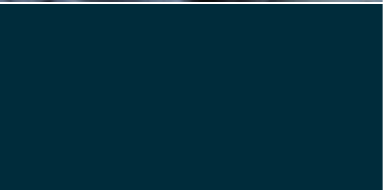
A few hours after you phone, if necessary, the nurse will phone back to check on you and the family member who is ill, and answer any other questions that have come up in the meantime. ETA's After-Hours Assistance service is one of the first in Canada to offer immediate, personalized follow-up.

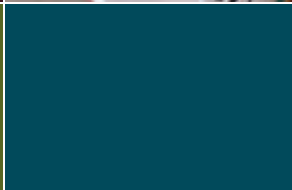
ETA After-Hours Assistance

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

1-800-265-9977

NOTES:





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