



Travel Assistance

Helps *prepare for*
emergency situations
and offers after hours
assistance



**The Manufacturers Life Insurance
Company (Manulife)**

When travelling across Canada or to another country, you can do so with confidence, knowing Emergency Travel Assistance coverage is included in your group benefits plan.

Allianz Global Assistance – Manulife's Emergency Travel Assistance provider – can assist you and your family in emergency medical situations while travelling outside your province.





Taking your phone? Download
Manulife Mobile

Find out what you need to know before you go

- Pre-trip info for your travel destination: For useful travel tips, questions related to your travel benefits, and what to expect if you need to open a claim, call Allianz at **1-800-265-9977** or visit www.allianz-assistance.ca/en/help-for-customers/faq/
- For information on travel advisories, health risks, passport, visa, vaccination and inoculation requirements, visit travel.gc.ca
- **Pack your Manulife Group Benefits and provincial health care cards:** your benefits card has important plan information and contact numbers you'll need in an emergency. Carrying your provincial health care card when travelling is also highly recommended.

**One of the great features of
Manulife Mobile is a *digital version*
of your benefits card!**

**Download the app today from the
Apple App Store® or Google Play®.**



**In case of a medical emergency call Allianz
as soon as you can**

When you call, you'll be in touch with an Emergency Assistance Specialist who will guide you to the most optimal healthcare solution based on your condition and location and help manage your claim and cover eligible medical expenses when possible.

**Call toll-free from around the world* – landlines
are preferred**

Canada and the U.S.: 1-800-265-9977

Mexico: 00-1-800-514-3702

Dominican Republic: 1-888-751-4403

International: Country code + 800-9221-9221

If you can't get through using the international toll-free number, call the Canada/U.S. number or call 519-741-8450 collect.

* Toll-free for calls from local land lines and local SIM mobile phones. Otherwise connection charges may apply.

Get the right assistance in an emergency – call Allianz



Out-of-pocket costs

Help manage your claim and have eligible medical expenses covered when possible



Stay connected

Connect your family doctor and attending doctor to help ensure you're getting the right care while keeping your family at home informed



Transportation

Provide medical transportation, facilitate return home, or have a family member visit if eligible



Missing something?

Have lost or stolen documents replaced with the help of local authorities



Legal advice

Get in contact with legal representatives travelling outside of Canada if you need it



Virtual Care Support

If you have minor symptoms like stomach flu, you may be referred for a Virtual Care consultation with a qualified, live MD in real time via video or tele-conference from the comfort of your hotel via your mobile device, tablet or laptop - potentially allowing you to avoid visiting a hospital or emergency room.

What's covered when you travel

Immediate medical treatment of a sudden, unexpected injury or new medical condition.

Immediate medical treatment of a specific medical problem or chronic condition that's been diagnosed but is **medically stable**¹ before departure.

Medical emergencies related to pregnancy if travel is completed 4 weeks before the due date and there's no evidence the pregnancy is high-risk.

¹ A medical problem or chronic condition is considered **medically stable** if in the past 90 days:

- You have not been treated or tested for new conditions or symptoms
- Your existing symptoms haven't increased or worsened
- You haven't changed treatments or medications
- You haven't been hospitalized for treatment of an existing condition
- You do not have appointments or tests planned after your return home.

What's not covered

Medical expenses incurred following the **stabilization** of the condition which caused the medical emergency.

Emergency medical expenses related to a pre-existing, **unstable** medical condition such as a chronic condition or a condition/symptom being actively treated or investigated, even if a diagnosis has not yet been made.

Internet charges, including communications with Allianz.

Telephone charges, except for calls made directly to Allianz if you experience difficulties using the toll free and collect phone numbers from your location.

Travel claims

Allianz will do their best to make payment arrangements directly with the service providers – it helps if you contact them before paying health providers. However, you should always be prepared to pay for medical expenses up front and obtain original itemized receipts to submit with the Allianz claim form when you return home. Note that out of country claims take longer to process than Health and Dental claims.

For more on our travel insurance options, visit manulife.ca/for-you/insurance/explore/travel.html

Use the Claims Portal to manage your claim

Allianz provides an online claims portal to help you manage your claims. Here you can upload documents, submit claim forms, check the status of claims and access your Explanation of Benefits. You can access the claims portal at www.allianzassistanceclaims.ca/p/manulife.

Help—when you need it

After-Hours help at home

ETA isn't just for travel. The after-hours assistance service is there for you anywhere if you have questions about your health, or the health of your family.

Call from 8 p.m. to 8 a.m. ET

Need advice after hours? If you can't get in touch with your doctor, pharmacist, or other health care professionals, we can help. Just call our After-Hours Assistance number. You can call from your own living room. Or you can call from a hotel overseas. It doesn't matter where you are.

Our partners from Allianz Global Assistance can speak to you in English or French. Or in any other language. They can help you immediately through professional translators worldwide.

The After-Hours Assistance phone number is the same number you call for other ETA services. Just check the back of your ETA wallet card. It shows the numbers to call if you're in or out of North America.

Not just for emergencies

You can talk to practicing, registered nurses with emergency room training and experience—on the phone. You can call the After-Hours Assistance service for answers to your health questions, like:

- illness symptoms and treatments
- drug side-effects
- how drugs interact with other drugs
- the right dose for over-the-counter drugs
- if a drug is safe to take during pregnancy

Follow-up makes the difference

If you need it, the nurse will phone back a few hours after your call to check on you and the family member who is sick. They can answer any questions that may have come up in the meantime.



ETA After-Hours Assistance

When your regular health care professional isn't available.

1 800-265-9977



Review your coverage

Speak to your plan administrator or contact Manulife's Customer Service Centre to verify your travel coverage before you leave home. Please refer to your benefits booklet for complete coverage details - including age restrictions, travel day maximums and dollar limits.

Have a safe trip!

Hopefully, you won't need any of it, but you can travel with the added confidence of knowing what you're covered for while you're away.

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Accessible formats and communication supports are available upon request. Visit Manulife.ca/accessibility for more information. Emergency Travel Assistance is administered by Allianz Global Assistance®. App Store is a trademark of Apple Inc. Google Play is a trademark of Google LLC. **Group Benefit products and services are offered by The Manufacturers Life Insurance Company (Manulife).** Manulife, Manulife & Stylized M Design, and Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license. © 2022 The Manufacturers Life Insurance Company. All rights reserved. PO Box 2580, STN B Montreal QC H3B 5C6.