

What you need to know about out-of-country coverage



Out-of-country coverage defined

Most Extended Health Care (EHC) plans provide coverage for emergency medical expenses incurred for you and your dependents while traveling outside of Canada. Our definition of an emergency is a sudden unplanned occurrence of an acute condition demanding immediate medical attention.

Reimbursement amount

The provincial Medical Services Plan will consider some emergency out-of-country expenses. Pacific Blue Cross

will reimburse outstanding emergency expenses at 100% (subject to the plan deductible and any other limitations, if applicable), up to the balance of your lifetime maximum.

Did you know?

Unlike many other insurers, and with the exception of some retiree plans, our group plans provide coverage for pre-existing health conditions.

Covered vs. Not covered

The following are some examples of expenses that are covered and some that are not:

✓ COVERED

- Physician charges
- Emergency hospital stay (to a maximum of 90 consecutive days)
- Local emergency ambulance service to a hospital
- Prescription drugs
- Nursing services
- Emergency tests
- Air ambulance/evacuation — only when medically required and pre-approved by Pacific Blue Cross

✗ NOT COVERED

- Non-emergent doctor's charges and diagnostic procedures
- Elective or pre-arranged treatments
- Follow-up visits or routine care
- Complications of pregnancy occurring within two months of the expected delivery date
- Baggage insurance
- Trip cancellation or interruption

Travel assistance — An added benefit

If your plan provides out of country coverage, you will also have access to Medi-Assist, our travel assistance program. It is available to you 24-hours a day, seven days a week.

While Medi-Assist does not pay your medical expenses, it does provide the following:

- Puts you in touch with qualified licensed physicians and medical services
- Notifies your insurer (Pacific Blue Cross) to facilitate claims payment
- Assists with transfer of the patient from one facility to another, or to return the patient to their province of residence
- Connects you with qualified legal services
- Assists with lost baggage or stolen documents/money
- Arranges consular assistance and travel advice
- Assists with arrangement of repatriation of remains in the event of a death
- Helps to contact your family or business partners

Claiming made easy

To make a claim for out-of-country expenses, please download an out-of-country claim form online or call us to have one sent to you. Submit the completed and signed form to us along with any receipts. Unlike other carriers, we co-ordinate the claim with the Medical Services Plan for you to ensure your reimbursement process is simple and fast.



Do I still need travel insurance?

You may. To learn more, call us or visit us online at pac.bluecross.ca.

Travel insurance will “insure” you’re completely covered. Provincial coverage and your group health plan cover your basic treatment but there are other expenses associated with an out of country emergency.

You can purchase travel insurance any time of day or night online at pac.bluecross.ca or by calling 1 800 873-2583 during normal business hours.

You can also download our new travel app available for iPhone and Android. In addition to enabling you to purchase coverage on your phone, it also gives you access to your policy while you travel in case something unexpected happens.

You can also contact us:
Extended Health Claims 604 419-2600
Toll-free 1 888 275-4672

pac.bluecross.ca

