

## To verify before travelling

**Before travelling, consult the Government of Canada's travel advisories for each destination.** If an advisory recommends avoiding non-essential travel, your insurance could be invalid.

**If you take prescription medication, bring enough for the duration of your trip.**

Consultations to renew a forgotten prescription are generally not covered by insurance, and you will be responsible for the costs.

**Check your policy exclusions.**

Accidents related to dangerous sports, competitions, or paid activities may not be covered. Complications related to pregnancy are often excluded starting eight weeks before the due date or for high-risk pregnancies.

**Ensure your insurance covers the entire duration of your trip.** Claims could be denied if the maximum duration is exceeded.

**If you have a medical condition,** emergency expenses may be covered, but those related to a pre-existing condition may not be. Contact your insurer if your health condition has changed recently or if you have any doubts.

**If you need to cancel your trip,** contact your travel provider and your insurer immediately.

**Check the roaming fees for your mobile plan.** Long-distance charges to contact assistance are covered, but roaming fees are not.



# Frequently asked questions: your travel insurance



## Important General Information

### When should I contact Medavie Blue Cross and when should I contact CanAssistance?

**Medavie Blue Cross** is the insurer responsible for travel insurance and should be contacted for any questions regarding coverage. **If you plan to travel for a period longer than your group benefits allows, we recommend contacting Québec Blue Cross directly to learn about available extension options.** They will inform you about the process and any additional costs.

**CanAssistance** provides travel assistance services. **In case of an emergency while travelling,** CanAssistance offers 24/7 support, coordinates medical care, and helps with the loss of important documents. CanAssistance also follows up with travellers until their health stabilizes or they return to their home province. You can reach them at the numbers listed on your travel insurance card: **1-833-829-0112** (toll-free from North America) or **514-254-5536** (collect call from outside North America).

You will need to provide your GPM user code when you call CanAssistance so make sure you have it on hand.

### Where can I find information about my travel coverage?

The phone numbers to contact CanAssistance's medical assistance service are usually listed at the bottom of your travel insurance certificate or on the back of your insurance card: **1-833-829-0112** (toll-free from North America) or **514-254-5536** (collect call from outside North America).

### Where can I find my policy number?

You can find your policy number on the back of your travel insurance card.

### If I lose my travel insurance card, can I get a new one?

Yes. Your travel card is always available for printing on the GPM member portal. You can also contact **GPM** to request a new one at **+1-450-667-7737** or **1-866-967-7737** or by emailing **info@gpm.ca**.

### Am I covered for travel outside my province and Canada?

Coverage is available regardless of your destination. For more information on how long you can stay outside your home province or outside Canada, please refer to your *Summary of Benefits* or the wording of your policy.

### Am I covered by trip cancellation or interruption insurance?

If this coverage is part of your policy, trip cancellation or interruption insurance only covers you if your trip is interrupted or cancelled due to an emergency or a situation beyond your control and will, which was unknown at the time your insurance contract took effect.

### What happens if I'm already travelling when the new travel plan comes into effect?

Medavie Blue Cross - CanAssistance will automatically replace your existing coverage, and you will continue to be covered for the remaining period of the specified travel allowance. If you are travelling for a period longer than the specified travel allowance, please contact Medavie Blue Cross to extend your coverage.

# Frequently asked questions: your travel insurance



## Medical Travel Assistance

### What should I do if I fall ill or have a medical emergency while travelling?

**Immediately contact CanAssistance** using the number on your insurance card. They will guide you in obtaining the appropriate care. Call **1-833-829-0112** (toll-free from North America) or **514-254-5536** (collect from outside North America). **Your policy may limit coverage if your insurer is not informed following your admission.**

You will need to provide your GPM user code when you call CanAssistance so make sure you have it on hand.

### How is an “emergency” defined?

**Emergency or emergency situation:** A sudden and unexpected situation that requires immediate medical treatment due to:

- an injury resulting from an accident;
- a new medical condition that begins during a trip; or
- a medical condition the insured had before a trip (or before booking the trip, if applicable), but which does not have an established treatment plan.

### What if I fall ill in a country where I don’t speak the language?

CanAssistance offers translation services for over 140 languages and dialects, facilitating communication with doctors and your loved ones.

### What should I do in case of an emergency in a remote area?

CanAssistance can arrange emergency transportation to the nearest suitable medical facility if necessary. Contact them as soon as possible in an emergency.

### What if I am asked to pay for medical treatment on-site?

Contact CanAssistance, and their team will do their best to handle the billing so you don’t have to pay out of pocket. If a payment is still required, keep the receipt and submit it later with your claim form.

### Do I need to call assistance if I need to see a doctor for a minor issue?

Yes, always contact CanAssistance before seeing a doctor to ensure the care is covered and payment is coordinated to avoid paying out of pocket. The team can also help you find a facility to receive the necessary care.

### What should I bring to a medical visit?

It’s important to bring the right documents when visiting any medical facility, including:

- Your travel insurance card
- A photo ID
- A copy of the claim form (see *Claims* section)
- A list of medications you take (if applicable)
- A list of any known conditions or allergies (if applicable)

### When is the assistance line available?

**The assistance service is available 24/7**, no matter the time or where you are.

# Frequently asked questions: your travel insurance



## Claims

### Do I need a claim form to submit my claim?

Yes. Be sure to complete all sections, sign the form, and include all supporting documents.

### Where can I find my claim form?

CanAssistance claim forms are available at:  
[canassistance.com/en/policyholder/claims/emergency-medical-care](https://canassistance.com/en/policyholder/claims/emergency-medical-care)

### How do I submit a claim?

If you are currently travelling, contact CanAssistance. You can fill out the form online at:  
[canassistance.com/en/policyholder/claims/emergency-medical-care](https://canassistance.com/en/policyholder/claims/emergency-medical-care)  
and submit it via the secure website.

You can also print the form, complete all sections, and send it along with the original receipts by email to [claims@canassistance.com](mailto:claims@canassistance.com) or by mail to the address provided on the form.

### Who can I contact with questions about claims?

For any questions, contact **CanAssistance** at **1-833-829-0112** (toll-free from North America) or **514-254-5536** (collect from outside North America), or by email at [claims@canassistance.com](mailto:claims@canassistance.com). You can also chat with one of their agents via [canassistance.com/en/policyholder/claims](https://canassistance.com/en/policyholder/claims).

## Travel Advisories

### How do I check travel advisories from the Government of Canada?

To check the Government of Canada's travel advisories, visit the "Travel Advice and Advisories" section on [travel.gc.ca](https://travel.gc.ca). Select a country from the list to access relevant information.

### How do I know if an advisory was in place when I purchased my insurance, booked my trip, or departed?

Contact the Ministry of Foreign Affairs directly by email at:  
[travel@international.gc.ca](mailto:travel@international.gc.ca) to verify if an advisory was issued and its level.

Level 3 (avoid non-essential travel) and Level 4 (avoid all travel) advisories are considered official by insurers.