

## **FREQUENTLY ASKED QUESTIONS**

### **ACCESSING MEDICAL TREATMENT/MAKING A CLAIM:**

#### **What should I do if I have a medical emergency while travelling?**

If you have an emergency during your trip that requires assistance, medical treatment or hospitalization, you must contact Global Excel using the numbers on your wallet card.

It is important to notify Global Excel prior to seeking medical treatment wherever possible to register the claim and open a file. See attached bulletin for further information.

#### **[Travel Insurance for Bruce Power PWU](#)**

#### **[PWU Provided Out of Province/Country Insurance for Bruce Power PWU Retirees](#)**

#### **What information do I need to provide when making a claim?**

You must provide the name of the policyholder (member), their date of birth and the policy # (found on the card). For active members, it is also helpful to have the member's employee # for verification.

#### **What is the contact information to make a claim?**

Policyholder: Power Workers' Union  
Policy Number: 53807562

Contact Global Excel prior to receiving any medical treatment.

In the event of an emergency, call:

From CANADA/USA 1-866-870-1898  
Collect from Anywhere: +(819) 566-1898

#### **Am I covered anywhere in the world? Are there certain countries where I will not be covered?**

Please consult your policy as some exclusions may apply – see Exclusion # 14 & 15 in the policy. Destinations for which the Canadian government has issued a formal travel advisory are also not covered; please visit the Canadian Government [Travel Reports & Warnings](#) website for more information.

#### **Why do I have to call every time I would like to see a doctor?**

Call Global Excel and they will open a file and assist you in locating a facility or physician. They ask you to call every time you see a doctor so they can be aware of your condition and provide you with the necessary support during this critical time.

### **What if it's during the middle of the night on a Sunday and I need to see a doctor?**

You can call Global Excel any time. They are open 24 hours a day, seven days a week.

### **What happens if I do not call you before I go to the doctor?**

It remains your responsibility to ensure that Global Excel has been contacted prior to receiving medical treatment or as soon as reasonably possible. Failure to notify and obtain prior approval from Global Excel may limit your benefits. Please refer to your policy.

### **Can I have my physician or hospital direct bill with Global Excel?**

Yes, you or the provider can contact Global Excel to make arrangements.

### **Can the pharmacy direct bill with Global Excel Management?**

Unfortunately pharmacies are not set up to direct bill with Global Excel.

### **Do I fill out the whole claim form or just the highlighted portions?**

You must fill out the entire claim form while making sure the highlighted sections are completed as well.

### **What is a version code?**

A version code is a single or double letter code at the end of your numeric health insurance code assigned to people from Ontario. When cards are changed they keep their numeric code but the version code changes.

### **Why do they ask for credit card numbers, Government Health Insurance Plan numbers, and other insurance information?**

If, at the time of loss, you have insurance coverage from another source, or if there is any other party responsible for benefits provided under this policy, the insurer will pay eligible expenses only in excess of those covered by that other insurer or other responsible party. This is applicable for credit cards, private or provincial auto plans or any other insurance, whether collectable or not. If, however, that other insurance is also "excess only", the insurer will coordinate payment of all eligible claims with that other

insurer. All coordination follows Canadian Life and Health Insurance Association Inc. guidelines. Please refer to the following website: [www.clhia.ca](http://www.clhia.ca).

### **Where do I put the incident number on the claim form?**

The incident number is located on the top right of the claim form. Quebec claim forms do not have an area on them for the incident number. Tip: Please write the file/incident number on each receipt.

### **Can I fax in my claim form?**

No, they need to have your original signatures.

### **Do I send in a photocopy of my receipts or the originals?**

Please submit your originals, but you must keep a copy for your records.

### **Can I fax in the receipts?**

No, they need to have the original receipts.

### **I am back in my home province but require further treatment due to an accident which occurred while I was travelling. The treatment I need is not covered by a Government Health Insurance Plan. Can I send in my receipts to you for coverage?**

No, we only cover for out-of-country expenses. Please contact Global Excel for more information.

### **Why are you asking my doctor to fill in a questionnaire about my medical history?**

In the event of an accident, injury or sickness, your prior medical history will be reviewed in order to meet the requirements of your insurance coverage in regards to eligibility and pre-existing conditions.

### **I am receiving bills and/or calls from physicians and hospitals. What should I do?**

We would ask you not to issue payments to the providers, but send in the bills to Global Excel immediately.

### **Do I have to fill out an accident report?**

An accident report is required if your expenses arose due to an accident (everyone who receives a claim form also receives an accident report).