

FREQUENTLY ASKED QUESTIONS – GENERAL INFORMATION

What are the details of the coverage under this plan?

Further details can be found on the website (www.pwu.ca/outofprovince) under **Plan Summary**.

As a Regular Bruce Power Employee – PWU member what do I have to do to sign up?

You are automatically enrolled and membership cards are available from your PWU Chief Steward or Steward. You should review the brochure before you travel to make sure you know what is covered. Brochures can be obtained at www.pwu.ca/outofprovince.

I am a retired OPG PWU member. Can I access this coverage?

OPG Members are covered under a separate plan directly through OPG that was recently negotiated. Further information can be obtained by contacting OPG directly.

Is this coverage identical to the coverage that OPG recently negotiated?

No – although the two plans are similar, there are some differences and each is independent of the other.

Can Appendix A members access this coverage?

No. This is restricted to regular active members (including LTD) and retired members. Appendix A members can access this coverage through their own benefits plan (Power Sector Benefits Trust).

Why do I need travel insurance? Doesn't my government health insurance plan (GHIP) cover me?

GHIP will usually cover only a limited portion of any medical costs incurred outside your province or territory of residence or outside Canada. It's important to be sure you have adequate coverage.

** Please note you must be covered with your provincial or territorial health insurance plan to be eligible for this plan and most other Travel Insurance plans.

How many days am I allowed to be out of province before my provincial health care plan expires?

You should check with your local provincial health care plan for the specific rules for this coverage.

Can I purchase extra coverage to extend my stay beyond 60 days?

Yes, you can purchase extra coverage through **etfs** by calling 1-877-832-6025. This extra coverage will be at the going rate, the stability/qualification period may be different and is subject to their administrative guidelines.

Before I travel, do I need to advise Global Excel?

No, only advise Global Excel in case of medical emergency or prior to accessing medical treatment. However, you should be prepared to submit proof of your travel dates.

When do my allowable days of travel start over?

Your trip starts the day you leave your home province and ends the day you return to your home province. The maximum number of allowable days would start again with your next trip.

How long do I need to return to Canada before I leave again on another trip?

There is no definite period stated in the policy, so they could technically be back for one hour. However, they have to be back in their home province for their 60 days of coverage to start over again.

What is considered as proof of returning?

Proof of returning to home province could include receipts for airline tickets, meals, etc provided it clearly identifies that you had returned.

**What if my trip coincides with the renewal of my coverage year?
For example, if I go on a trip on September 15 and my new benefit year starts on October 1, will the applicable period of coverage for my travel plan start over on October 1?**

No. The period of coverage of the travel plan would be in effect as of the departure date and would not start over again on the start date of the new benefit year. Any claims incurred while on such a trip would be subject to the terms and conditions of the policy that was in effect on the date of departure.

If you are planning to travel over the renewal date, ensure your coverage is already in place prior to travel.

What is the policy # for the plan?

53807562 for Active Members and 53807562B for Retired members.

Who is the administrator of the plan and who should questions related to administration be directed to?

The PWU is the administrator of the plan and questions related to the administration of the plan should first be directed to the website (**Website:** www.pwu.ca/outofprovince).

In the event your answers cannot be found there, you can contact **Linda Crombeen** - 519-386-0765 linda.crombeen@brucepower.com for assistance.

Inquiries directly through ETFS (the insurance company) should **ONLY** occur when making claims or when arranging for additional insurance beyond the 60 days allotted for the plan

The call centre there is not set up to deal with specific inquiries related to our insurance plan. These inquiries should be directed to me and I will get the answer from our contact at ETFS.

If my spouse is retired but I am still an Active PWU member, is there a requirement for my spouse to enroll to obtain the coverage?

The spouse would continue to be covered under the active member's family coverage. At the point in time when the Active Member retires, however, they would need to enroll as a retiree to maintain family coverage.

Our Extended Health Benefits is under my retired spouse's name through Great West Life. Does this impact my spouse's coverage under my Out of Province Insurance Coverage?

Great West Life benefits are completely separate from this plan and do not impact it in any way. Provided one family member remains as an Active PWU member, the eligible family members are covered.

I have one child attending university in the United States and one attending university in another province. Would this insurance cover them if I top up the insurance to cover the extended time?

Yes – as long as they qualify as dependents. However you'd need to confirm whether they need to return to Ontario to start coverage. This can be done through **etfs** at 1-877-832-6025.

Does taking prednisone daily void any insurance for her should there be issues? There is no active medical condition at this time and the medication is controlling it.

Some of the individual travel policies on the market will exclude a condition with treatment of prednisone. However, because this is a group policy a medical questionnaire is not required. In this case, the pre-existing condition stability period would apply so they would require a 90 day stability for this condition (related to the prednisone) to be covered.

Cuba has recently instituted requirements of proof of medical insurance to enter the country. How can I provide the required proof?

We are currently working on a process for members to provide the required information to the Cuban government when travelling. As our benefits plan cards do not have members individual names on them, there may be a requirement for something additional on an individual basis. Further communication will come out on how to address this. In the meantime, please contact **Linda Crombeen - 519-386-0765** linda.crombeen@brucepower.com for assistance.