

# Steward's Bulletin



February 5, 2010

## Travel Insurance for Bruce Power PWU Members and Retirees

There have recently been some inquiries from members regarding the impact of pre-existing medical conditions on our group travel plan for both active and retired members. This communication is being sent out to help explain this issue.

It is important that members understand that "Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances occurring while You are temporarily traveling outside Your province or territory of residence", as stated at page 5 of the booklet describing the etfs travel insurance plan (which you received in your enrollment package and is also available on the PWU website [www.pwu.ca](http://www.pwu.ca)). Not all circumstances are sudden and unforeseeable and there are therefore limits on matters that are covered, just as there are limits on every insurance policy.

The primary clauses that relate to pre-existing medical conditions state:

1. Any medical condition for which, prior to departure, medical evidence suggests a reasonable expectation that treatment or hospitalization could be required while travelling. (Clause 4) (this applies to BOTH active and retired Plan members)

and

2. Any condition that existed prior to departure unless such pre-existing medical condition has been stable (i.e. no change in symptoms, no hospitalization, no change in condition, no new prescription drugs or prescribed change in treatment or medication) immediately prior to departure for 90 days for Retirees (Clause 2) (this applies to Retirees ONLY).

The second clause (the stability requirement) applies only to Retirees because they are a higher risk group but, the first clause (reasonable expectation of treatment or hospitalization) applies to all Plan members.

It is important that members keep the following in mind:

1. The "reasonable expectation" clause is common for group travel policies.
2. The "stability" clause (90 days from date of departure) for retirees is very competitive. Some individual plans have up to a 12 month stability clause. In fact, etfs for other accounts may require a 6 to 12 month stability clause on group retiree clients. We were able to obtain a very competitive plan due to the size of our group.
3. It is extremely difficult to get group travel insurance coverage for retirees at all, but we were able to obtain it in these circumstances for members at preferred group rates.
4. While there are individual travel policies available to medically qualified individuals that would provide an advance "guarantee" that a pre-existing medical condition would be covered while traveling, these are medically underwritten travel policies which, like life insurance, require that an individual, detailed medical review of the member be done prior to the insurer's decision to offer coverage, decline coverage, or offer coverage with restrictions. Members can consider such coverage at their own expense if they feel the need to obtain a greater level of certainty of coverage than a group policy can provide.

The PWU and its insurance broker did a diligent review of available group travel policies before settling on the etfs policy purchased here and we believe we have an excellent group travel product at a competitive price.

During the first year of the plan, Plan members made 21 separate travel claims paid out by etfs - the highest for one individual was over \$41,000. As is evident from these statistics, this is a very valuable benefit for Plan members who suffer sudden and unforeseen medical circumstances while travelling. This type of medical problem could bankrupt a traveler without insurance and members should not lose sight of the value of this protection even though, like all insurance policies, there are limits to what can be covered.

Members with questions about coverage can contact etfs directly as follows:

Medical Assistance/Claims and Customer Service: 1-866-870-1898

*This is the "hotline" number which is staffed 24/7. In addition to calling them in the event of a claim while travelling, (see attachment **Importance of Calling Hotline Number**) they can also answer general questions about your group travel plan coverage.*

To purchase individual "top up" travel insurance 1-866-254-8573

To purchase individual "medically underwritten" travel insurance: 1-800-680-3837

*These lines are staffed weekdays from 8am to 9 pm EST; Saturdays from 9 am to 5 pm EST and closed on Sundays.*

**Disclaimer:** *Note this communication is intended to help informally explain the issue discussed and does not list all of the conditions and exclusions that apply. The actual wording of the policy governs all situations; please refer to your employee booklet for further details.*

Chris Dassios  
General Counsel  
Power Workers' Union

# Importance of Calling Hotline Number

*We have recently had a number of situations in which members have experienced a medical emergency while traveling but failed to call the Global Excel "Hotline" number. In other cases, members have correctly made the initial call as required, received authorization for a preliminary exam, but did not update the hotline when further medical attention was required as requested from their initial phone call from the hotline.*

*Please refer to page 5 in your travel insurance employee booklet which you received in your enrollment package and is available on the PWU website [www.pwu.ca](http://www.pwu.ca)*

**IN THE EVENT OF AN EMERGENCY, YOU MUST CALL GLOBAL EXCEL IMMEDIATELY:** The emergency telephone numbers are listed on the back of the Medical Assistance Card provided.

**Global Excel must be contacted before You seek medical treatment.** If Your condition renders You unable to do so, then someone else must contact Global Excel immediately for You. Do not assume that someone will contact Global Excel on Your behalf. It remains Your responsibility to ensure that Global Excel has been contacted prior to receiving medical treatment or as soon as reasonably possible.

**If You incur any expenses without prior approval by Global Excel,** such expenses will be covered, except where the Policy expressly requires the prior approval or authorization of Global Excel, on the basis of the Reasonable and Customary Costs that would have been payable for such expenses by the Insurer in accordance with the terms and conditions of the Policy. Such expenses may be higher than this amount, therefore **You will be responsible for paying any difference** between the amount You incur and the Reasonable and Customary Costs reimbursed by the Insurer.

## General Comments

The requirement to call a hotline before seeking emergency medical treatment while traveling is a common requirement for travel insurance policies in general.

Many hospitals can "direct bill" the insurance company and this can be arranged by contacting the hotline. If you don't call, you will lose this very convenient benefit and create extra "hassle" for yourself in dealing with the claim after the fact.

The hotline can also provide "general assistance" to you regarding your medical situation, such as recommending a suggested facility for your situation in a strange country. If you don't call, they can't help you.

Keep in mind that in many countries, Hospitals and other medical facilities are "for profit". Travel insurance companies often negotiate cost discounts for their clients to help keep premiums as affordable as possible. If you don't call the hotline, you may not be charged the discounted rate and be responsible for the differential. Also, while most medical facilities have the patient's best interest in mind, it is not unknown for some to want to "over treat" a patient. The hotline can also act as a second opinion to help ensure that perhaps unnecessary medical procedures are not performed. Keep in mind that if You authorize procedures later deemed as not medically necessary, you may be liable for the cost. This could have been prevented had the hotline been contacted as required.

**Disclaimer:** Note that in particular, advance authorization is required from the hotline for benefits such as Emergency Air Transportation, various diagnostic services such as MRIs and CAT scans, and cardiovascular procedures.