

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 Management Inc. (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: 1106796 (Active Members, including LTD)

For Retired Members: 53807562 (Ages 60-84)

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 refer to your policy as some limitations and exclusions may apply, including for medical emergencies occurring in a sanctioned country, please visit

<https://home.treasury.gov/policy-issues/financial-sanctions/sanctions-programs-and-country-information> for more details on sanctioned countries.

FAQ – Accessing Medical – October 1, 2021

This document is intended for informational purposes and is not an insurance policy. It contains some information about the coverage offered but it does not list all of the conditions and exclusions that apply to the described coverages. The actual wording of the policy governs all situations. The products described are subject to change without notice at any time.

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You may contact the insurer at 1-888-877-1710 in Canada and the U.S. or visit www.rsagroup.ca.

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

You must call Global Excel immediately before seeking emergency medical treatment. Failure to call them may limit your benefits (refer to your policy for details).

Global Excel can refer you to the preferred medical providers (hospitals, clinics and physicians) that are closest to where you are staying and their medical team will monitor the services provided to you and will get you back home when suitable. In addition, they will advise the medical providers to bill the Insurer directly whenever possible.

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 for details.

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

Yes. You or the provider can contact Global Excel to make arrangements whenever possible.

Can the pharmacy direct bill with Global Excel?

Unfortunately, pharmacies are not set up for direct billing 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?

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The Insurer of this insurance policy is a second payor. This means that 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 a second payor, the insurer will coordinate payment of all eligible claims with that other.

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, the plan only provides coverage for out-of-country emergency medical 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?

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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).

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