



BOILERMAKERS' NATIONAL BENEFIT FUNDS (CANADA)

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Boilermakers' National Pension Fund (Canada) Plan Registration Number 0366708 and Boilermakers' National Health Fund (Canada)

December 2022

Emergency Medical Travel Insurance Announcement – Change in Insurer

Dear Plan Member,

The Plan's Emergency Medical Travel Insurance (ETA) coverage with RSA will terminate on January 1, 2023. This is because RSA made a business decision to exit from the group insurance emergency medical travel insurance market.

The Manufacturers Life Insurance Company (Manulife) will be the ETA insurance provider to the Plan effective January 1, 2023.

The new coverage with Manulife is identical to the existing coverage with RSA. The new Manulife plan documents will be provided to you shortly.

How Does a Change in Insurer Affect Your Coverage?

You and your eligible dependants will be covered for the same medical emergency and travel assistance benefits that you are covered for under the present RSA policy.

Travel Before December 31, 2022

If your departure date for travel is in 2022 and you are eligible for the Plan's ETA benefit on your departure date, you and your eligible dependants will remain eligible for the travel coverage of the Plan during your eligible travel trip duration.

You will automatically be covered under the Manulife ETA policy on January 1, 2023 if you are covered for benefits for January 2023.

Your Trip Duration

Active members have a total trip duration of 90 consecutive days per trip. Retired members have a total trip duration of 30 consecutive days per trip. Your trip duration does not change or reset with a change in the insurer.

If coverage is required for more than number of days provided to you by the Plan's coverage, you may purchase additional coverage for the excess portion of your trip by calling Manulife Travel Insurance at 1-833-685-2788, or by applying online at:

https://www.manulifetravelinsurance.ca/mfti/quote/top-up-plans.html?pp=OCM_TU

The cost of any additional travel coverage extension purchased by you must be paid for directly with Manulife.

Medical Conditions

Pre-Existing Medical Condition Stability Period – prior to your departure, a covered person must satisfy the insurer’s pre-existing medical stability condition as follows:

- a) **Active Plan Members Under Age 70:** The covered person **must be in a stable medical condition prior to departure**. There must not be a medical condition for which, prior to departure, medical evidence suggests a reasonable expectation that treatment or hospitalization could be required while travelling. Coverage is provided for **sudden and unforeseeable circumstances**.

- b) **Active Plan Members Aged 70 – 98 and all Retired Plan Members:** The covered person **must be in a consistent stable medical condition for a period of 180 days immediately prior to departure**. There must not be a medical condition that was not stable **at any time during the 180 day period** prior to departure, for which medical evidence suggests a reasonable expectation that treatment or hospitalization could be required while travelling.

Do I Need to Call the Insurer?

If you are departing in 2022, we continue to recommend that you contact RSA Travel Insurance prior to your departure to confirm that coverage will be provided at your destination. For departures in 2023, please contact Manulife.

To contact RSA/Global Excel, please call:

In Canada and the United States: 1-866-870-1898

Elsewhere Call Collect: 1-819-566-1898

Group Policy Number: 1124593

To contact Manulife/Global Excel, please call:

In Canada and the United States: 1-833-685-2790

Elsewhere Call Collect: + 519-735-9448

Group Policy Number: JJM00013481

What if I Have a Claim?

The provider of the emergency medical and travel assistance coordination services will continue to be the same provider under the Manulife policy, Global Excel Management.

Global Excel must be contacted immediately at the numbers above in the event of a medical emergency while travelling. Failure to contact Global Excel prior to the commencement of medical treatment may result in the medical treatment received not being covered by the insurer.

Claims incurred by you or your eligible dependants should be submitted to the applicable insurer based on the date your claim was incurred. RSA will handle claims incurred prior to January 1, 2023. Manulife will handle claims incurred after that date.

What Are the Next Steps?

In the coming weeks you will receive a plan member package with your new Emergency Travel Assistance card and coverage information. In the meantime, should you have any questions about whether you are covered by the Plan on your travel dates please contact the Plan administration office.

General Questions: questions@boilermakersbenefits.ca

Ontario

Telephone: 1-905-946-2530

Toll-Free: 1-800-668-7547

Plan Website: www.boilermakersbenefits.ca

Alberta

1-780-455-3502