



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 2024

Improved Retired Member Health Plan Emergency Medical Travel Insurance Benefit: Trip Duration now **90 days**

Dear Retired Member,

Starting on January 1, 2025, the Health Plan's Emergency Travel Assistance (ETA) trip duration for covered retired plan members will increase from 30 days to 90 days.

The Health Plan's ETA benefit provides emergency medical coverage, medical referral coverage and numerous travel assistance services while travelling outside of your province of residence.

This significant benefit improvement means that you and your eligible dependants will have the Health Plan's valuable ETA travel coverage for an extended period of up to 90 days per trip. There is no limit on the number of trips you may take, as long as you return home in between trips, so you are not out of your province for more than 90 consecutive days.

Manulife Group Travel Insurance (MGTI) is the Health Plan's Emergency Travel Assistance insurer. You must be properly enrolled in your provincial health care plan and be covered by the Boilermakers' National Health Plan (Canada) to be eligible for the Plan's Emergency Travel Assistance coverage.

It is strongly recommended that you always call MGTI prior to any departure to confirm that you do not have a pre-existing medical exclusion. To be eligible the insurer requires a 180-day health Stability Period. The insurer will also confirm whether your destination will be covered. Please refer to your existing ETA Schedule of Benefits and Member Information Booklet for more information.

What do you need to know?

Your Manulife Group Travel Insurance Policy Number

JJM00013481

Manulife Group Travel Insurance / Global Excel Management Contact Numbers

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

Elsewhere Call Collect: + 519-735-9448

These numbers are found on your wallet card.

When to Contact Manulife Group Travel Insurance / Global Excel Management

- **Before travelling** – Manulife can confirm if there are any limitations on coverage where and when travelling. **Call 1-833-685-2790**
- **Before travelling** - To determine whether the Plan's Emergency Medical Travel Insurance coverage will be provided (to you and/or an eligible dependant in the destination), based upon the covered person's unstable medical condition, which may be considered by the insurer to be a pre-existing medical condition, subject to coverage limitations, and/or coverage exclusions.
- **Immediately** (prior to treatment if possible) in the event of a medical emergency while travelling outside of your province of residence. **Call 1-833-685-2790**
- For Emergency Medical claims and Travel Assistance services.

Frequently Asked Questions

Do I need a new ETA Wallet Card?

No. The wallet card issued in 2023 has not changed. A new Schedule of Benefits has been added to this page: boilermakersbenefits.ca/health-benefits/emergency-travel-assistance. This new Schedule of Benefits will indicate your new, 90-day Trip Duration and provide a new Wallet Card if needed.

What if I am already travelling on January 1, 2025? Do I get the increased Trip Duration?

Yes. If your departure date from Canada is on, or after December 1, 2024, your present 30-day Trip Duration will automatically increase to a 90-day Trip Duration (in total). The balance of days of coverage will be extended for that trip in 2025.

For example, if you depart from your province of residence on December 15, 2024, you will have exhausted 16 days of the present 30-day Trip Duration by January 1, 2025. In that case, you would have a balance of 74 Days added on to that trip in 2025, for a total of 90 Days (i.e., 90 – 16 = 74).

What if 90 Days is not enough coverage for my entire trip?

If Travel coverage is required for more than the number of days provided to you by the Health Plan's coverage, you have the option of purchasing additional Travel coverage for any excess portion of your trip by calling Manulife Travel Insurance directly at 1-833-685-2788, or by applying online at: www.manulifetravelinsurance.ca/mfti/quote/top-up-plans.html?pp=OCM_TU.

Note that you must pay Manulife the cost of any additional Emergency Medical Travel Insurance coverage you decide to purchase directly from Manulife. The Plan will not pay for additional coverage.

Are there pre-existing medical conditions for the Emergency Medical Travel benefit?

Yes. It is the covered person's responsibility to ensure they meet the eligibility criteria of the insurer.

It is strongly recommended that you ensure your medical condition, prior to departure, does not limit or exclude your coverage while travelling. If there are any questions as to your eligibility for this coverage due to your medical condition, it is strongly recommended that you contact the insurer prior to your departure. Only the insurer/provider can make that determination.

The insurer's following pre-existing medical condition exclusions apply to this coverage.

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

- a) **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.

I have an Emergency Medical Travel Insurance claim, when do I call Global Excel Management?

If you have a medical emergency while travelling, you must contact Global Excel Management immediately before your medical treatment begins. Failure to contact Global Excel Management prior to the commencement of medical treatment may result in the medical treatment received not being covered by the insurer. **Global Excel Management: 1-833-685-2790.**

Global Excel Management may be contacted at any other time for Travel Assistance services, or to discuss potential coverage limitations, such as your medical condition, or the availability of Travel coverage in your intended destination. **Global Excel Management: 1-833-685-2790.**

For More Emergency Medical Travel Insurance Coverage Information

Further information about the Health Plan's Emergency Medical Travel Insurance benefit can be found by:

1. Reviewing your Schedule of Benefits and Emergency Medical Travel Assistance Card on the Health Plan's Emergency Medical Travel Insurance page boilermakersbenefits.ca/health-benefits/emergency-travel-assistance.
2. Contacting the Plan Administration Office at 1-800-668-7547 or by email at questions@boilermakersbenefits.ca
3. Contacting Global Excel Management at 1-833-685-2790.