

You're heading off for a long overdue vacation. You've got Chambers Plan Travel Health coverage, so you're protected in an emergency. But dealing with out-of-country medical services can be complicated. Preparation prior to travel is key because when you're in a medical event, you want the process to run as smoothly as possible. The following are important recommendations for a better experience when accessing travel coverage.



Carry a Printed Version of Your Benefits Card

All your benefit information, including a copy of your benefits card, can be found on *my-benefits*®. Your card includes your group, certificate, and account numbers as well as contact phone numbers for assistance while traveling. This is available online anytime, but in the event you can't connect to your online information, keeping a printed copy of your benefits card in your wallet allows you to easily access emergency medical travel assistance.





Know What Number to Call

Your benefits card includes three toll-free contact phone numbers. Calling the correct line will ensure you receive the proper support for your situation:

Customer Support: 1.800.465.6390

Connects you to Chambers Plan customer support for non-emergency information about your Chambers Plan Travel Health coverage.

Canada/USA: 1.800.465.6390

For 24-hour emergency medical travel assistance while outside your province of residence, but inside Canada or USA.

Worldwide:

Local overseas code + 800.29.48.53.99

24-hour emergency medical travel assistance while outside Canada or USA.

Or Call Collect: 514.875.9170



Call Immediately if You're Admitted to Hospital

Voyage Assistance, insured through Desjardins Financial Security Travel Assistance, MUST be notified **within 48 hours** in the event of an emergency hospital admission.



Have the Required Information Ready When Calling in a Claim

When calling to make a claim, you will need to provide the following information about the patient:

- Chambers Plan coverage information, including group, certificate and account numbers (found on your benefits card)
- Provincial Health Insurance number and any other available benefit plan coverage
- The nature of the emergency and the healthcare provider's address and contact information
- Your travel itinerary and reason for travel
- The patient's home address
- Name, address and/or phone number of the patient's family physician in Canada.



Provide Personal and Benefits Information with Travel Companions and Someone at Home

Share your travel coverage information with your travel companions. This will be important if something happens and you need someone to communicate on your behalf. Leave a copy of your benefits card, passport and itinerary with someone at home in case your ID gets stolen or lost.



Understand Your Coverages and Health Requirements for Your Destination

Before traveling, always confirm what the destination country requires for entry. Make sure you understand your Travel Health coverage, your provincial coverage, claim submission rules and limitations.



Keep Copies of Your Receipts and Claim Forms

When you call with an Emergency Out-of-Country (EOOC) claim, Voyage Assistance will set up your service provider for direct billing to minimize your out-of-pocket expenses. Some healthcare providers will not accept direct payment from a benefits provider. In this case, pay for the expenses yourself, submit them to your provincial health insurance plan, and then to Voyage Assistance for the outstanding balance. Keep copies of all receipts because your provincial health plan will not return these. If you have claimed out-of-pocket expenses, please understand, it is reasonable for the process to take upwards of 6 to 8 months for you to be reimbursed.

Plan members are encouraged to review details about their Voyage Assistance coverage on *my-benefits* under Benefits>Coverage and Changes>Travel.

