

## Sun Life – BC Hydro’s Extended Health Care Provider Effective April 1, 2015

### *You asked.... And we answered!!*

February 4, 2015

Following the communication that we sent out in January about the switch to Sun Life, we have received some additional questions. Retirees are looking for clarification and more details about the move to Sun Life and the impact on retirees. This document contains more questions and answers that you may find helpful.

	<b>Question</b>	<b>Answer</b>
1	Does the new \$500,000 “Extra” Out-of-Country coverage apply to pre-existing conditions?	<p>Pre-existing conditions are covered provided that your condition has not recently changed / worsened. This is the same as under the PBC coverage you have already.</p> <p>When you are travelling, it is your responsibility to determine with your doctor that your health is stable for travel. Out-of-Country coverage is for emergencies only.</p> <p>An example may help: Let’s say you have a heart condition which requires you to take a blood thinner and that needs to be monitored regularly to ensure that your blood clotting time is in the proper range (PT/INR monitoring).</p> <p>If while you are out of the country, you went to a doctor's office for your INR test – the cost of the blood test would not be covered under the Extended Health Care plan since that test is part of your regular health management.</p> <p>If however, you had complications such as a blood clot resulting in stroke or embolism and you needed emergency care - the cost of the emergency services would be covered under the Out-of-Country extended health plan.</p>
2	What happens if I am out of the country now and will still be out of the country when Sun Life takes over on April 1 <sup>st</sup> ? Who do I contact if I need emergency medical treatment?	<p>If you began receiving emergency medical care while travelling outside of Canada prior to April 1, 2015, your coverage will continue to be provided by Pacific Blue Cross.</p> <p>If you have an emergency while travelling outside of Canada after April 1, 2015, please use the emergency travel numbers on the Sun Life card.</p> <p>The last two pages of this document is some information about the emergency travel benefit. Please cut out the Travel Card and keep it in your wallet for emergencies AFTER April 1, 2015.</p>

	Question	Answer
		<p>Be sure to fill in:            Your name:            Contract number: 150533            IDN: <i>same number you currently have with PBC</i></p>
3	<p>Does the new \$500,000 Out-of-Country coverage apply to me if I am in the “Basic” extended health plan?</p>	<p>No. The new Out-of-Country coverage only applies to retirees who participate in the “Extra” extended health plan. If you are in the Basic plan you should always consider purchasing private emergency travel insurance when you leave the country.</p> <p>Retirees in the “Extra” extended health care plan will also want to consider purchasing private emergency travel insurance when they are leaving Canada.</p>
4	<p>If I have a medical emergency outside of British Columbia (but still within Canada), do I contact the Sun Life travel assistance provider (<i>Europ Assistance</i>) like I would if I had a medical emergency while I am travelling outside of Canada?</p>	<p>With the exception of Quebec, all of the provinces have reciprocal agreements to cover the cost of emergency medical care.</p> <p>Let’s say you are travelling to Manitoba and you have an emergency which requires hospitalization. By presenting your MSP card to the Manitoba hospital, they will bill MSP directly for the cost of your care. You would be treated as though your emergency occurred in British Columbia.</p> <p>In the case of an emergency in Quebec, you may be required to pay the cost of the services provided but you will be reimbursed by MSP when you submit your costs to them. You should also note that all non-emergency physician visits within Canada but outside of BC are covered under this same reciprocal agreement.</p> <p>However, it is important to contact <i>Europ Assistance</i> to have a claim set up. You may be able to claim costs that the provincial plan does not pay for such as hotel costs and meals if you are released from hospital but not able to travel. <i>Europ Assistance</i> can also provide other assistance with your coverage so it is required that you contact them even if you have an emergency within Canada but outside of BC.</p>
5	<p>I am in the “Extra” Extended Health Plan and I know that after April 1, 2015 I have a new \$500,000 Out-of-Country emergency coverage. I am planning a two month trip to Europe in September 2015.</p> <p>Because I am worried about the cost of</p>	<p>In the event of a medical emergency you must contact one of your insurance companies as soon as possible. The insurance company you contact first will assist in coordinating the claim payment between the carriers.</p> <p>Based on guidelines that all insurance companies follow, the costs for your emergency medical of \$800,000 will be covered by a combination of both plans, assuming these costs are eligible under</p>

	Question	Answer
	<p>emergency Out-of-Country care I will buy an additional private travel insurance plan that covers up to \$2,000,000 of costs.</p> <p>What happens if I have an emergency health situation that costs \$800,000 while I am in Europe?</p> <p>Which plan will pay the costs?</p>	<p>both plans.</p> <p>The new “Extra” Out-of-Country benefit will pay the first \$500,000 of your costs.</p> <p>Then your private travel insurance will cover the additional \$300,000.</p> <p>As a result of this claim you will have used up all of your new Out-of-Country emergency coverage.</p> <p>The next time you travel you will not have any Out-of-Country coverage unless you purchase a private travel insurance plan.</p>
6	<p>With the new \$500,000 Out-of-Country emergency coverage, do I still need to buy a private out of country travel insurance plan when I leave Canada?</p>	<p>We can’t advise you on this. You have to assess the risk of getting into an emergency health situation that will cost more than the \$500,000 of new Out-of-Country coverage that is provide to you.</p> <p>And, over time, if you should claim against the new Out-of-Country coverage, the \$500,000 will be reduced.</p> <p>You will have to assess the cost of buying private travel insurance compared and the likelihood of having an emergency situation that will cost you more than what you are covered for under BC Hydro plan.</p>
7	<p>Is there a limit on how long I can be out of the Country and still be able to claim costs if I have a health emergency under the new \$500,000 Out-of-County coverage?</p>	<p>There is no time limit other than that you have to be covered for MSP.</p> <p>If you are travelling and have valid MSP coverage, you can claim against the new \$500,000 emergency Out-of-Country coverage.</p>
8	<p>If I have an out-of-country emergency health claim that uses up \$475,000 of the new \$500,000 Out-of-Country emergency coverage, what happens if I have a subsequent health emergency out of the country that costs an additional \$100,000?</p> <p>What costs would be covered? Can I claim any of these costs through the “Extra” extended health plan?</p>	<p>Of the new \$100,000 emergency health costs, \$25,000 can be claimed against the new Out-of-Country emergency coverage (you had \$500,000 to start with and you have already claimed \$475,000 which meant you only had \$25,000 remaining).</p> <p>The \$75,000 of costs that are not covered cannot be claimed against any other BC Hydro retiree group benefit program.</p> <p>In this situation, unless you had purchased personal travel insurance before you left Canada when you only had \$25,000 of coverage, the excess \$75,000 of costs would be your responsibility.</p>
9	<p>I am a member of the “Extra” extended health plan and with Pacific Blue Cross (PBC) I used to buy private travel insurance when I left the country because</p>	<p>As a result the move to Sun Life, if you are a member of the “Extra” extended health plan you are being provided with an additional \$500,000 of emergency Out-of-Country coverage.</p>

	Question	Answer
	<p>I wanted to preserve the \$500,000 lifetime maximum of coverage that exists with that plan.</p> <p>Will the move to Sun Life put me in a better position than I was in under PBC?</p>	<p>This plan covers emergency Out-of-Country costs until the \$500,000 is used up.</p> <p>The additional \$500,000 lifetime maximum under the “Extra” extended health plan is still available to you to pay for your medical expenses (drugs, paramedical services, hospital charges beyond ward coverage etc.) within Canada.</p> <p>The short answer is “Yes, this is an improvement”.</p> <p>You may still want to purchase private emergency travel insurance in the event that you are concerned about emergency Out-of-Country costs exceeding \$500,000.</p>
10	<p>Will Pacific Blue Cross (PBC) still offer a 20% discount when I buy private travel insurance after April 1, 2015?</p>	<p>No, PBC will no longer offer a 20% discount to BC Hydro retirees who want to buy private emergency travel insurance. There may still be some discounts available depending on what other coverage you may have. You should contact their Individual Plans representative at 604-419-2200 or 1-800-873-2583 or at <a href="mailto:lnhealth@pac.bluecross.ca">lnhealth@pac.bluecross.ca</a></p> <p>There are a number of insurance companies that offer travel insurance. We suggest that you shop the market to find the product and rates that are best for you.</p>
11	<p>Does it matter who I buy my private insurance from after April 1, 2015?</p>	<p>Your group insurance and private insurance are totally separate. You should shop the market to find the product and rates that are best for you.</p>
12	<p>I am going to be travelling for the months of March and April so I won't be home to receive communications from Sun Life or my cards in the mail. What should I do?</p>	<p>Since you won't be home to receive your Sun Life card in the mail, please email us at <a href="mailto:pension.department@bchydro.com">pension.department@bchydro.com</a> and we will provide you with the information you will need while you are travelling.</p>
13	<p>I bought an annual private dental plan through PBC in January of this year of 2015. What happens after April 1, 2015?</p>	<p>Depending on the type of dental plan you purchased, the coverage may or may not continue past April 1<sup>st</sup>. If the coverage doesn't continue, you will receive a refund of excess premiums. Please contact their Individual Plans representative at 604-419-2200 or 1-800-873-2583 or at <a href="mailto:lnhealth@pac.bluecross.ca">lnhealth@pac.bluecross.ca</a></p> <p>The move to Sun Life should have no impact on any private plan you may have purchased with PBC or any other carrier.</p> <p>The PBC private dental (or any dental plan that you may have purchased) will remain in effect after April 1 (with no change).</p>



# TRAVEL BENEFIT *and* MEDI- PASSPORT

*Your emergency medical coverage*



An **emergency** means an acute illness or accidental injury that requires immediate, medically necessary treatment prescribed by a doctor.

**Emergency services** means any reasonable medical services or supplies, including advice, treatment, medical procedures or surgery, required as a result of an emergency. When you or your family member has a chronic condition, emergency services do not include treatment provided as part of an established management program that existed before leaving your province of residence.

## ***Planning a trip?***

If you have a medical emergency while you're travelling, help is just a phone call away.

A medical emergency while travelling can be a frightening and costly experience. But with your Sun Life Financial group benefits plan, you'll have the protection you need – and you'll have access to the expertise of our emergency travel assistance partner, Europ Assistance USA, Inc. (Europ Assistance) any time, 24 hours a day. Europ Assistance has one of the world's largest emergency travel assistance networks and can help you and your family through the difficult time.

Your Travel Benefit, under your Extended Health Care plan, covers you and your eligible family members for all the services and supplies eligible under your group benefits plan, while you're travelling outside the province where you live. See reverse side for more details.

## ***What to do in a medical emergency***

- You, or someone with you, must call the Europ Assistance 24-hour operations centre before receiving medical care. The toll-free numbers are on the Travel Card. Any invasive and investigative procedures (e.g., surgery, angiogram, MRI) must be pre-authorized by Europ Assistance, except in extreme circumstances. If you don't contact Europ Assistance, your claim could be reduced or declined.
- Stay in touch with Europ Assistance throughout the medical emergency, until they confirm that you no longer need to do so. Please give Europ Assistance your hospital, hotel or other local telephone number where you can be reached.

## What is covered?

### Europ Assistance's services

They can:

- refer you to physicians, pharmacists and medical facilities
- confirm your coverage and benefits
- facilitate payments to a hospital or medical provider, whenever possible
- monitor the medical situation, if you are hospitalized

Europ Assistance may determine, with your attending physician, that you can be moved safely to a different hospital or treatment facility, or be sent home. In this case, they will guarantee and, if necessary, advance payment for transporting you.

### Emergency Services

Your Travel Benefit can cover you for emergency medical services, including:

- all services and supplies while in hospital
- outpatient and physicians' services
- ground ambulance service to the nearest hospital
- transportation to the province where you live for medical treatment, as appropriate
- hotel accommodation and meals if you have been released from hospital but Europ Assistance determines you are not yet able to travel

### Medi-Passport services

With Medi-Passport, you're also covered for additional support services, up to the maximum amounts under your plan:

- hotel accommodation and meals, if your return trip is delayed by a medical emergency involving a covered family member travelling with you
- replacement transportation tickets, if you lose the use of your return ticket due to an emergency
- return home of unattended dependent children, if you are hospitalized
- visit by a family member, if you are hospitalized for more than seven consecutive days
- return of remains to your home province, in the event of death
- return of your personal or rented car
- help with arrangements for replacing lost or stolen travel documents and luggage

- translation services, to help you communicate with local medical personnel
- sending of urgent messages to your home or business

### Things you should know

**Your Travel Benefit may be subject to certain conditions and limits.** For example, you may be covered for a certain number of days from the date you leave your province (such as 60 days), or you may be covered up to an overall maximum dollar amount. Also, an 'emergency' ends when you or your family member is medically stable to return to the province where you live. If you choose not to do so, any further expenses would not be covered.

Before travelling, you'll want to know the level of coverage you have for a medical emergency, and any conditions and limits that apply. Please make sure you review your coverage in detail on [www.mysunlife.ca](http://www.mysunlife.ca) or in the Extended Health Care section of your benefits booklet.

### Information at a click

Visit our website for more details of your Travel Benefit coverage, or to print an additional Travel Card, if needed.

- Sign in at [www.mysunlife.ca](http://www.mysunlife.ca). If you don't have an access ID and password, you can register online from the Sign in page.
- On the Member Home page, select your Group Benefits contract number (under "my health and well-being").
- To print your pre-filled Travel Card, select **Print Travel Card** from Quick Links, on the Welcome to Group Benefits page. Carry the card with you whenever you travel outside your province.
- For details of your Travel Benefit, select **read more** at the bottom of the Travel Card page.

### my Sun Life Mobile

You can also use your smartphone as your travel card by downloading our free BlackBerry or iPhone application, **my Sun Life Mobile**, from the Apple App Store or BlackBerry App World. Android and other smartphone users with an Internet connection can access my Sun Life Mobile at [m.mysunlife.ca](http://m.mysunlife.ca). Simply put the URL in your smartphone's browser. To access your travel card:

1. Sign into **my Sun Life Mobile** using your access ID and password.
2. On the Main menu, select **my health and well-being**.
3. Select **my coverage card**, then **Travel Card**.

## Life's brighter under the sun

Group Benefits are offered by Sun Life Assurance Company of Canada, a member of the Sun Life Financial Group of companies. The contents of this brochure are a summary only; for benefit details, see the Plan Member Services website or your employee benefits booklet. Printed in Canada. GB00200-E 01-14 fc-ny

### Travel Card



Member's name: \_\_\_\_\_

Contract no.: \_\_\_\_\_

Member ID no.: \_\_\_\_\_

*Card is not transferable. Not valid if group benefits have been terminated.*

### In an emergency, contact Europ Assistance immediately

Contacting Europ Assistance is a requirement of your plan. Physicians and hospitals can call to confirm benefits and arrange direct payment.

Europ Assistance's call centre in the USA is open 24 hours a day.

- In the USA and Canada, call: 1-800-511-4610
- In Cuba toll-free dialing or calls from public phones are not available. Call 66-12-12 for an international operator. Ask for 1-202-296-7493 (collect call).
- Elsewhere, call: \* 202-296-7493 (call collect if available)

Fax: \* 202-331-1528

Email: [ops@europassistance-usa.com](mailto:ops@europassistance-usa.com)

\* Add the long distance code to contact the USA.

