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For the French version of this newsletter, go to www.acrc.ca or contact your Local ACRC office to request a copy in French.

GROUP EMERGENCY MEDICAL TRAVEL ASSISTANCE

Transfer to Medavie Blue Cross Effective March 1, 2018

The Group Emergency Medical Travel Assistance Benefit will transfer to Medavie Blue Cross, effective March 1, 2018. Following a recent market review of this benefit, we obtained improved coverage through Medavie Blue Cross at a lower cost versus the current benefit insured by SSQ Financial.

- ✓ The maximum coverage for this benefit will increase from \$1,000,000 per incident (current plan) to \$2,000,000 per incident under Medavie Blue Cross.
- ✓ Coverage remains at 100% co-insurance for trips up to 30 days in duration.

Your new Medavie Blue Cross card (enclosed) includes your policy and member identification numbers, as well as emergency contact information to use should you need assistance when travelling out of

province or out of country. Contact information can be found on the back of the card or on the second page of this newsletter.



This card is being issued for your Group Emergency Medical Travel Assistance benefit only; it is not a replacement for your drug card. Your Health Care (including prescription drugs), Vision Care and Dental Care benefits through Belmont remain unchanged as of March 1, 2018.

Who to Contact in the event of a Claim:

If you will be travelling out of province or out of country through March 1, 2018, and you require emergency medical travel assistance, note the following to determine which Carrier should be contacted:

- ***If your illness or injury occurs prior to March 1, 2018, contact SSQ Financial for assistance or to submit a claim (even if you are hospitalized through March 1); or***
- ***If your illness or injury occurs on or after March 1, 2018, contact Medavie Blue Cross.***

Group Emergency Medical Travel Benefit Summary:

Eligibility	Active Members under age 70, including Eligible Dependents (Retirees and members aged 70 or older are not covered)
Coverage	100% co-insurance for eligible expenses
Benefit Maximum	Prior to March 1, 2018: \$1,000,000 maximum / person / incident Effective March 1, 2018: \$2,000,000 maximum / person / incident (for unexpected illness or injury while travelling outside your province of residence)
Maximum Trip Duration	30 continuous days per trip

Note: In the event of a discrepancy between the information in this newsletter and the contract, the contract will prevail.



Have you reviewed your beneficiary designation for Basic Life and AD&D benefits recently?

A reminder that you should review your beneficiary designation at least once annually and consider updating any time a change occurs in your life. Changes could include:

- ✓ The birth of a child (or when your children reach the age of majority)
- ✓ Marriage / Separation / Divorce
- ✓ A death in your family
- ✓ Retirement

Is your designated beneficiary under the age of majority?

If your designated beneficiary is under the age of majority, you may designate a Trustee to receive any amount due for any beneficiary considered a minor under the provincial jurisdiction of residence. You may wish to obtain legal advice prior to updating or making a Trustee designation.

To confirm or update your beneficiary – contact Belmont Health & Wealth at 1-800-565-7050

Update – Member Booklets and Enrolment Forms



In the last Health and Wellness newsletter, it was announced that the member booklet and enrolment forms are being redesigned. This project is ongoing and we will have an update for you in Summer of 2018.

Contact Information

Belmont Health & Wealth

Administration (Hour Bank, Eligibility): **1-800-565-7050**
Coverage and claim inquiries (Health, Drugs, Dental): **1-855-224-6263**

Medavie Blue Cross – General Inquiries

1-800-667-4511

- Basic and Dependent Life
- Weekly Indemnity (Disability)
- Emergency Medical Travel – General Coverage Inquiries

Medavie Blue Cross – Emergency Medical Travel Assistance (Claims incurred on or after to March 1, 2018)

1-800-563-4444 (Within U.S. and Canada)
506-854-2222 (Elsewhere – call collect)

Second Medical Opinion

1-877-893-3122

SSQ - Emergency Medical Travel Assistance (Claims incurred prior to March 1, 2018)

1-866-783-9473 (within U.S. and Canada)
514-285-8195 (Elsewhere - call collect)