

# PARTNER'S GUIDE



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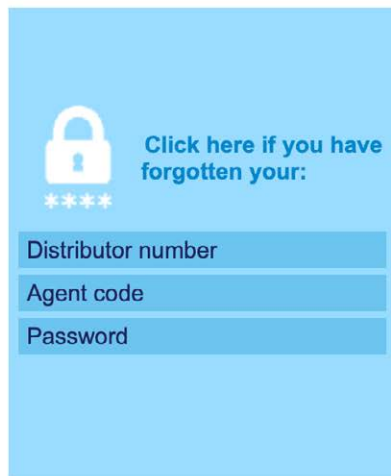
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# SASKATCHEWAN BLUE CROSS BROKER TRAVEL PORTAL

## Welcome to the Saskatchewan Blue Cross Broker Travel Portal!



To access the site, please complete the fields below:

Distributor number:

98765

Agent Code:

MVOYAGE

Password:

\*\*\*\*\*

Login



### THE WEBSITE ALLOWS YOU TO:

- ✓ Create and save quotes
- ✓ Issue, modify or cancel contracts
- ✓ Stay informed
- ✓ Find important documents

It is your primary tool for most of your Blue Cross travel insurance sales activities.

## HOW TO SIGN INTO THE SASKATCHEWAN BLUE CROSS BROKER TRAVEL PORTAL

The Saskatchewan Blue Cross Broker Travel Portal is accessible at [skbluecross.info-partners.ca](http://skbluecross.info-partners.ca). Access to the website is reserved for authorized distributors. Only account administrators can create access for their team members.

To connect, you must provide the following information:

- **Distributor number:** Number assigned to the distributor by the insurer when the account is opened.
- **Agent code:** Code assigned to agents by the distributor.
- **Password:** The password associated with your account. To enhance your online security, the system will ask you to update it every three months.

## Forgotten distributor number, agent code or password

To retrieve your information, simply click on one of the buttons on the left of the login screen.

Please note that the temporary password that will be sent to your email address will be valid for 1 hour only.



Click here if you have forgotten your:

\*\*\*\*\*

Distributor number

Agent code

Password

## MAIN FEATURES OF THE SASKATCHEWAN BLUE CROSS BROKER TRAVEL PORTAL

Quick Quote	Quote / Issue	
Cancellation	Early Return	Extension
Modify	Inquiry	

### Quick quote

Get an overview of all the products and coverages offered to your clients. In some cases, you will have to complete a health declaration to get the personalized premium.

### Quote/Issue

Create and save a quote or issue a travel insurance contract.

### Cancellation

Cancel and refund a contract.

### Modification

Make modifications to a contract (e.g., name, date of departure or return, remove one or more coverages).

### Early return

Reimburse the unused portion of an insurance contract, if eligible.


### Inquiry

Database of your clients and contracts. Allows you to search for a contract or a quote.

### Extension

Extend a valid contract.

# RESOURCES AVAILABLE ON THE SASKATCHEWAN BLUE CROSS BROKER TRAVEL PORTAL



Administration ▼

Contact Us

Log Out

What's New

Useful Documents

Helpful Links

About Blue Cross

## Welcome to the Info-Partners website!

Especially designed for Blue Cross partners, this website provides quick and easy access to all our travel insurance products.

The website allows you to prepare a quote issue, modify or cancel a contact. Please note:

- To avoid errors, do not use the BACK and NEXT buttons on your browser's menu bar.
- As a security precaution, your session will automatically end after 30 minutes of inactivity.

Quick Quote

Quote / Issue

Cancellation

Early Return

Extension

Modify

Inquiry

### What's New

Get the latest Blue Cross updates.

### Useful documents

Easily find important documents to better help your clients including the Partner's guide.

### Helpful links

Find our promotional videos and links to organizations related to health and travel.

You will also have access to up-to-date information on our processes as well as to our partner communications.

# STABILITY PERIOD, INSURANCE ELIGIBILITY, HEALTH DECLARATION AND MEDICAL QUESTIONNAIRE

The [Saskatchewan Blue Cross Broker Travel Portal](#) guides you through the process and presents the notices and declarations required according to the age and duration of your client's trip.

## THROUGHOUT THE SALE, YOU WILL NEED TO ENSURE THAT YOU:

- ✓ Validate your client's eligibility for insurance.
- ✓ Clearly ask your client all questions and properly document the answers.
- ✓ Make your client aware of the importance of giving accurate and up-to-date answers.
- ✓ Explain the product offered to your client and present to them any applicable exclusions, limitations or reductions of coverage.

## PERIOD OF STABILITY

For a pre-existing medical condition to be covered while travelling, it must have been stable for a certain number of months preceding **the effective date of the coverage**. We consider a medical condition to be stable if it meets the stability conditions established in the insurance policy.

Any condition deemed unstable will be excluded.

Coverages	Stability period
<b>Emergency Medical Care</b> <ul style="list-style-type: none"><li>&gt; Annual</li><li>&gt; Individual</li><li>&gt; Package Plus</li><li>&gt; Top-up Insurance</li><li>&gt; Visitors to Canada</li></ul>	For a pre-existing medical condition (injury, illness) to be covered while travelling, this condition must have been stable during the 3 or 6 months preceding the effective date of the coverage, i.e., the date of departure. <ul style="list-style-type: none"><li>• 54 years and under: 3 months before departure</li><li>• 55 years and over: 6 months before departure</li></ul>
<b>Trip Cancellation or Interruption</b> <ul style="list-style-type: none"><li>&gt; Annual</li><li>&gt; Individual</li><li>&gt; Package Plus</li></ul>	For a pre-existing medical condition to be covered, this condition must have been stable during the 3 months preceding the effective date of the coverage. <ul style="list-style-type: none"><li>• 0 to 99 years: 3 months before the effective date of the coverage</li></ul>



For the Annual, the stability period of the Trip Cancellation or Interruption coverage is calculated from **the latest of the following dates**:

- From the date of purchase of the contract
- From the date of the first non-refundable payment

## Examples

Coverages	Medical stability period
Emergency Medical Care	<p>The diagram illustrates the timeline for Emergency Medical Care coverage. A horizontal timeline starts with a blue dot labeled 'Beginning date of the required stability period' with the example 'Ex: January 11 or April 11, 2021'. A dashed line leads to a grey box labeled 'Required stability period (3 or 6 months)'. Another dashed line leads to a blue dot labeled 'Effective date of coverage (Departure date)' with the example 'Ex: July 11, 2021'. From this second dot, a dashed line leads to an orange box labeled 'Coverage period (Trip)'.</p>
Trip Cancellation or Interruption, with insured travel expenses	<p>The diagram illustrates the timeline for Trip Cancellation or Interruption coverage. A horizontal timeline starts with a blue dot labeled 'Beginning date of the required stability period' with the example 'Ex: April 11, 2021'. A dashed line leads to a grey box labeled 'Required stability period (3 months)'. Another dashed line leads to a blue dot labeled 'Purchase of contract and/or subsequent prepayment' with the example 'Ex: July 11, 2021'. From this second dot, a dashed line leads to an orange box labeled 'Coverage period (Cancellation)'.</p>

## INSURANCE ELIGIBILITY

To be eligible for insurance, your client must meet the following conditions:

### Conditions applicable to people of **all ages**

- Be a Canadian **resident**
- Be covered **under** the health and hospital insurance plan in their province of residence for the duration of the trip
- Be **over 30 days** old on the departure date of the trip



Visitors to Canada and Top-up insurance products have their own eligibility conditions. Refer to the insurance policy for more information.

### Conditions applicable only to people aged **55 and over**

**In addition** to the conditions described above, if your client is 55 years of age and over, they must not:

- Have received medical advice not to travel.
- Suffer from a terminal illness.
- Suffer from kidney failure treated with dialysis.
- Have been diagnosed or treated for metastatic cancer in the past 5 years.
- Have been prescribed or treated with home oxygen in the past 12 months.

## YOUR CLIENT IS INSURED IF:

- ✓ The insurance was purchased before the departure date of the trip.
- ✓ The insurance was purchased for the entire duration of the trip, including the departure date and the return date.
- ✓ The premium was paid in full before the effective date of the contract.
- ✓ Your client meets the criteria of the "insurance eligibility" section.
- ✓ Your client's name appears in the "Covered persons" section of the insurance certificate.

### The declaration of eligibility (55 and over)

The declaration of eligibility allows us to determine a client's eligibility for travel insurance.

You must clearly ask your clients each question before you check off the answer.  
As soon as one of the people to be insured answers yes to one of the questions, you must check "Yes", even if another person to be insured has answered "No".

#### Quote - Declaration of eligibility

##### Declaration of eligibility applicable to:

Last Name	First Name	Age
Travel	Ernesto	80
Island	Maria	78



## EFFECTIVE DATE OF COVERAGES

Each coverage has different rules regarding their effective date, as well as the termination date of coverage.

Coverages	Effective date	Termination date
Emergency Medical Care	<p>The coverage becomes effective on the latest of the following dates:</p> <ul style="list-style-type: none"> <li>• The effective date of the contract indicated on the insurance certificate</li> <li>• The departure date of the trip</li> </ul>	<p>For Emergency Medical Care, the termination date corresponds to the contract expiry date indicated on the insurance certificate.</p> <p>If your client's return takes place before the contract expiry date, the termination date of the coverage becomes the return date of the trip, whether the return is scheduled or premature (with the exception of the <i>Trip break</i>).</p>
Emergency Medical Care <b>IN CANADA</b>		<p>For Emergency Medical Care in Canada, <b>leaving the country during the period of coverage renders the coverage invalid in its entirety.</b></p>
Trip Cancellation or Interruption	<p><b>Insured travel expenses</b></p> <ul style="list-style-type: none"> <li>• When a prepayment has been made, the coverage becomes effective on the date the contract is purchased.</li> <li>• When the purchase date of the contract is earlier than that of a prepayment, the coverage becomes effective on the date of your first prepayment for this trip.</li> <li>• Under the Annual, the coverage takes effect on the date the contract is purchased when the first prepayment has already been made for a given trip. For any trip booked after the contract purchase date, the coverage takes effect on the date of the first prepayment for that trip.</li> </ul>	<p>The termination date of the coverage corresponds to the expiry date of the contract indicated on the insurance certificate.</p> <p>If your client's return takes place before the contract expiry date, the termination date becomes the return date of the trip, whether the return is scheduled or premature (with the exception of the <i>Trip break</i>).</p>
	<p><b>Uninsured travel expenses</b></p> <p>The coverage becomes effective on the departure date of the trip</p>	
Accidental Death or Dismemberment	<p>The coverage becomes effective on the latest of the following dates:</p> <ul style="list-style-type: none"> <li>• The effective date of the contract indicated on the insurance certificate</li> <li>• The departure date of the trip</li> </ul>	<p>The termination date of the coverage corresponds to the expiry date of the contract indicated on the insurance certificate.</p> <p>If your client's return takes place before the contract expiry date, the termination date becomes the return date of the trip, whether the return is scheduled or premature (with the exception of the <i>Trip break</i>).</p>
Baggage	<p>The coverage becomes effective on the latest of the following dates:</p> <ul style="list-style-type: none"> <li>• The effective date of the contract indicated on the insurance certificate</li> <li>• The departure date of the trip</li> </ul>	<p>The termination date of the coverage corresponds to the expiry date of the contract indicated on the insurance certificate.</p> <p>If your client's return takes place before the contract expiry date, the termination date becomes the return date of the trip, whether the return is scheduled or premature (with the exception of the <i>Trip break</i>).</p>

## HEALTH DECLARATION

(55 and over, 32 days or more and 76 and over)

The health declaration makes it possible to **exclude** or **cover** certain medical conditions and to determine the premium. It also includes the notice regarding pre-existing conditions.

The system will indicate the name of the client who must complete the health declaration. You will need to complete one declaration per person.

**Quote - Health Declaration**

**Declaration for :**

Last Name	First Name	Age
Travel	Ernesto	80

The declaration is divided into sections. Each section contains all the relevant information to guide you in the transaction process.



At each step of the transaction, you will need to confirm that you have asked each question and explained the product offered as well as the limitations, reductions and exclusions of coverage to your client.

You should clearly ask your client each question before checking off the answer, making sure they have a good understanding of the product and its limitations, reductions and exclusions. Your client should make sure they answer all questions honestly. Providing incorrect information **could result in a claim being refused**.

It is important that you make sure that the notices and declarations have been properly completed so that your client is covered in the event of a claim.

### SECTION 1 OF THE HEALTH DECLARATION: MEDICAL CONDITIONS EXCLUDED OR COVERED

Section 1 is used to determine whether certain types of medical conditions will be covered or excluded. Here is the list of conditions assessed in this section:

- Cardiovascular conditions
- Kidney conditions
- Organ transplant
- Lung conditions
- Cancer
- Gastrointestinal conditions

Based on the answers provided by your client, the system will determine if the reported medical conditions will be covered. Three scenarios are possible.

Scenario 1: One or more medical conditions excluded		
<b>Based on your answers, we have determined that:</b>		Your client may wish to purchase the insurance contract even if a medical condition is excluded from coverage. <b>If so, it is essential that your client is clearly informed.</b>
1. Cardiovascular conditions	Covered	
2. Kidney failure	Covered	
3. Organ transplants	Covered	
4.a) Pulmonary conditions	Excluded	
b) Cancer	Covered	
c) Gastrointestinal conditions	Covered	

## Scenario 2: Medical questionnaire to be completed

Based on your answers, we have determined that:

1. Cardiovascular conditions	Covered
2. Kidney failure	Covered
3. Organ transplants	Covered
4.a) Pulmonary conditions	Covered
b) Cancer	Excluded
c) Gastrointestinal conditions	Covered

A medical questionnaire can be offered for:

4. b) Cancer

The [Saskatchewan Blue Cross Broker Travel Portal](#) will indicate the medical conditions for which a medical questionnaire can be completed, if applicable.

For more information, see the “Medical questionnaire” section.

## Scenario 3: Covered medical conditions

Based on your answers, we have determined that:

1. Cardiovascular conditions	Covered
2. Kidney failure	Covered
3. Organ transplants	Covered
4.a) Pulmonary conditions	Covered
b) Cancer	Covered
c) Gastrointestinal conditions	Covered

If the [Saskatchewan Blue Cross Broker Travel Portal](#) indicates that all medical conditions are covered, you can proceed to the next step.



### Notice regarding pre-existing conditions for clients who have completed a health declaration

The notice regarding pre-existing conditions is presented as a statement. This notice **applies to all medical conditions other** than those contained in this section. You should read this notice clearly to your client and make sure they understand it.

## SECTION 2 OF THE HEALTH DECLARATION: PERSONALIZED PREMIUM

The questions in this section allow you to finalize the premium calculation.



Certain medical conditions considered stable are covered by travel insurance. Take the time to read the questions carefully and explain to your client the importance of stability.

## MEDICAL QUESTIONNAIRE

A client with an excluded medical condition may be eligible for the **medical questionnaire**.

Following the health declaration step, the [Saskatchewan Blue Cross Broker Travel Portal](#) will indicate the medical conditions for which a medical questionnaire can be offered. Note that the medical questionnaire is not mandatory and that your client can refuse to have it completed by their doctor.



- The questionnaire can only be offered when indicated on the [Saskatchewan Blue Cross Broker Travel Portal](#).
- The medical questionnaire must be completed by the client's **attending physician**.
- Professional fees are the **client's** responsibility.
- **No** additional costs and **no** premium to be paid.
- Certain medical conditions **could be covered** following the medical questionnaire assessment.

Note that the medical questionnaire is not mandatory and that your client can refuse to have it completed by their doctor. If so, the medical condition will remain excluded.

### Clients eligible for the medical questionnaire

Product	Age	Duration	Precisions
Individual	55 to 75	32 days and over	Emergency Medical Care
	76 and over	All durations	Emergency Medical Care
Annual	55 to 75	60, 90, 120, 150, 180 days	Emergency Medical Care (with or without the Package option)
	76 and over	4, 8, 17, 31, 60, 90, 120, 150, 180 days	
Package Plus	55 to 75	32 days and over	Emergency Medical Care
	76 and over	All durations	Emergency Medical Care


### Questionnaire already on file

**\* Postal code:** In order to verify the presence of an existing medical questionnaire, please enter the insured's postal code.

Would you like to receive the medical questionnaire? ☒ Yes ☐ No

To check if a medical questionnaire is already in a client's file, simply enter your client's postal code.

## Important information on the purchase confirmation



**BLUE CROSS**  
TRAVEL INSURANCE

**SALES CONFIRMATION**

LF98986 Travel Ernesto Individual (15.0%) \$91.04c \$606.94  
Total \$91.04c Paid: \$606.94

(The Print Ctrl+P function of the browser is deactivated)

[Print](#) [Help](#) [Back to the menu](#)

The Travel Insurance Certificate will be emailed shortly to the following address :  
ghyslain.lheureux@qc.croixbleue.ca

Show the Sales Confirmation in [English](#)

**QM Number : 3170660**

**Policy Holder:**  
Ernesto-Travel  
460-AIRPORT-ROAD  
MONTREAL-QUEBEC-CANADA  
J6P-1E9

**Contract Number:** LF98986

**Distributor:** AGENCE DEMONSTRATION

**Plan purchased:** INDIVIDUAL

**Departure date:** 22 / 05 / 2021

**Return Date:** 05 / 06 / 2021

**Number of days:** 15

**Type of plan:** Individual

**Distributor number:** 10002

**Travel agent:** GLHE

**Status:** Application

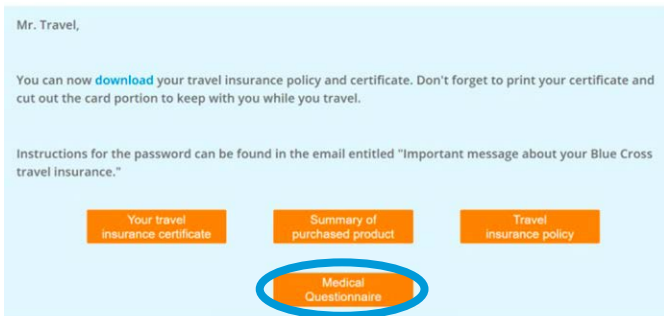
**Transaction date:** 18 / 05 / 2021

**Purchase date:** 18 / 05 / 2021

If a medical questionnaire has already been issued, you must provide the **QM number** indicated in the purchase confirmation to your client.

**Your client must write this number** on their questionnaire before returning it to us.

## Document delivery



Mr. Travel,

You can now [download](#) your travel insurance policy and certificate. Don't forget to print your certificate and cut out the card portion to keep with you while you travel.

Instructions for the password can be found in the email entitled "Important message about your Blue Cross travel insurance."

[Your travel insurance certificate](#) [Summary of purchased product](#) [Travel insurance policy](#) [Medical Questionnaire](#)

If you choose to complete the medical questionnaire, it will automatically be included in the documents emailed to your client.

More specifically, your client will receive an email containing instructions for retrieving their documents, including their medical questionnaire.

## Where to return the completed questionnaire?

- By fax:** 1-800-701-1977
- Online:** [canassistance.com/en/policyholder/depot](https://canassistance.com/en/policyholder/depot)
- By mail:** CanAssistance, Medical Questionnaire  
1981 McGill College Avenue, Suite 400  
Montreal (Quebec) H3A 2W9

## Accepted or refused questionnaire

Accepted questionnaire	Refused questionnaire
<ul style="list-style-type: none"><li>Assessed medical conditions that will be accepted by our medical team will be covered.</li><li>The letter of acceptance will be valid for a period of 12 consecutive months, provided that the health of the client remains unchanged during this period.</li></ul>	<ul style="list-style-type: none"><li>Your client will still be able to purchase a travel insurance contract, but the medical conditions under assessment will not be covered. Your client will be covered for any other condition deemed stable and covered under their contract that arises during the trip.</li></ul>

To respect medical confidentiality, only your client will receive the results of the assessment by mail, including the decision of our medical team. No action is required on the part of the distributor.



# TRAVEL INSURANCE COVERAGES

## EMERGENCY MEDICAL CARE AND EMERGENCY MEDICAL CARE IN CANADA COVERAGE

The **Emergency Medical Care** coverage protects your clients from the financial implications that may arise from medical services or care they receive during their trip. It covers the usual and reasonable costs incurred because of a medical emergency resulting from an accident or illness that occurs during the trip, during the period of coverage.

### What is covered

Eligible treatments are those declared urgent and necessary to stabilize the medical condition.

Each insured person is covered up to a maximum of \$5,000,000 per trip

#### Hospitalization, medical and paramedical expenses

Hospitalization, physicians and nurses	✓
Health professional services	Up to \$400 per profession, per trip: <ul style="list-style-type: none"><li>• Physiotherapist</li><li>• Osteopath</li><li>• Chiropractor</li><li>• Podiatrist or podologist (combined).</li><li>• Urgent dermatological care</li></ul>
Tests and diagnostics	✓
Prescribed medication as part of emergency treatment	✓
Medical devices	✓
Incidental expenses	Up to \$100 per day, up to a maximum of \$500 per hospitalization
Emergency dental treatment	Up to \$2,000 following external trauma Up to \$500 for any other emergency dental treatment

#### Transportation costs

Ambulance or taxi service	✓
Repatriation to the province of residence	Medical repatriation, repatriation of the travel companion or an immediate family member, accompanying person costs:  Baggage return: up to \$500  Pet return: up to \$500



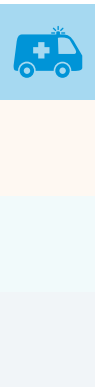
<b>Transportation expenses to visit or identify the insured person</b> <ul style="list-style-type: none"><li>• Visit of the insured person hospitalized for at least 3 days</li><li>• Identification of the remains at the destination</li></ul>	Up to \$1,200 for: <ul style="list-style-type: none"><li>• Childcare costs, accommodation and meals in a commercial establishment (maximum \$300 per day).</li><li>• The cost of purchasing a Blue Cross travel insurance contract</li></ul>
<b>Additional transportation expenses</b> <ul style="list-style-type: none"><li>• When the return by public transportation is postponed due to hospitalization</li><li>• When the return by public transportation is postponed due to an ongoing medical emergency within 48 hours of the scheduled return and does not require repatriation</li></ul>	Up to \$500 for: <ul style="list-style-type: none"><li>• The cost of modifying the initial return ticket, or</li><li>• The purchase of a new public transport ticket if the original ticket cannot be changed</li></ul>
<b>Expenses for the return or disposal of remains</b>	Up to \$10,000 for: <ul style="list-style-type: none"><li>• Preparation and return of the remains to the province of residence, or</li><li>• The cost of cremation or burial on website</li></ul>
<b>Vehicle return expenses</b>	Up to \$5,000 for: <ul style="list-style-type: none"><li>• Return of the insured person's personal road vehicle to their province of residence</li><li>• Return of the rented vehicle to the nearest rental agency</li></ul>

## Subsistence allowance

<b>Subsistence allowance</b> <ul style="list-style-type: none"><li>• In the event of illness or accident suffered by the insured person, a member of their immediate family or their travelling companion.</li></ul>	Up to \$300 per day (maximum \$3,000) for: <ul style="list-style-type: none"><li>• Accommodation in a commercial establishment</li><li>• Meals</li><li>• Essential phone calls</li><li>• Taxi transportation</li><li>• Childcare costs for dependent children who accompany the insured person on a trip</li></ul>
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## Medical follow-up in Canada

<b>Expenses for medical follow-up in Canada following repatriation</b>	Within 15 days of repatriation: <ul style="list-style-type: none"><li>• Up to \$1,000 for the cost of a semi-private room in a hospital or rehabilitation centre</li><li>• Up to \$50 per day (maximum 10 days) for home care by a nursing assistant</li><li>• Up to \$150 for the rental of medical equipment: crutches, standard walker, canes, hernial bandages, orthopedic corsets and oxygen</li><li>• Up to \$250 for transportation costs (ambulance and taxi) to receive care.</li></ul>
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## Eligibility and stability

Age	Medical stability	Eligibility	Health declaration	Medical questionnaire
54 and under	3 months			
55 and over, trips of 31 days and less	6 months	✓		
55 and over, trips of 32 days and over	6 months	✓	✓	✓
76 and over	6 months	✓	✓	✓



Leaving Canada during the period of coverage renders the Emergency Medical Care in Canada coverage **invalid in its entirety**.



For all the details on what is covered as well as coverage limitations, please refer to the insurance policy, pages 9-17.



## TRIP CANCELLATION OR INTERRUPTION COVERAGE

Trip Cancellation or Interruption insurance covers non-refundable travel costs if your client must cancel or interrupt their stay unexpectedly.

Depending on their needs, your client can choose to insure:

- All non-refundable travel expenses
- A portion of their non-refundable travel expenses
- No non-refundable travel expenses

The insured amount will appear on the "Trip Cancellation" line. If they have chosen not to insure their travel expenses, the amount indicated on that line will be \$0.

### What is covered

	The client has chosen to insure their travel expenses (fully or partially)	The client has chosen not to insure their travel expenses
<b>Benefits paid in the event of trip cancellation (BEFORE the trip)</b>		
Insured travel expenses	Up to the amount insured	
New occupancy rates	In proportion to the insured travel costs	
<b>Benefits paid in the event of trip cancellation or interruption (DURING the trip)</b>		
Unused portion of insured travel expenses	Proportionally, up to the amount insured	
Additional transportation costs	Unlimited, the most economical	Unlimited, the most economical
Expenses for the return or disposal of remains	Up to \$10,000	Up to \$10,000
Vehicle return expenses	Up to \$5,000	Up to \$5,000
Subsistence allowance	A maximum of \$300 per day, up to a maximum of \$3,000	A maximum of \$300 per day, up to a maximum of \$3,000

### COVERED SITUATIONS:

To be eligible, the accident, illness or event causing the cancellation or interruption of the trip must meet the following criteria:

- ✓ Be fortuitous and unpredictable on the date the coverage takes effect and directly affect your client or travelling companion
- ✓ Be out of the affected person's control
- ✓ Be serious enough to force them to cancel, interrupt, extend or modify the planned trip
- ✓ Must not be included in the list of exclusions of coverage



A trip for which a travel credit has been refused by the client will not be eligible for a claim. In fact, we consider a travel credit as a refund, whether it is accepted by the client or not.



## Optional protection: Pandemic

The Optional Protection: Pandemic reimburses travel expenses normally not covered due to exclusion 18 (pandemic) applicable under the Trip Cancellation or Interruption coverage. The level of protection varies depending on whether or not a Canadian government travel advisory in relation to a pandemic is in effect on the date coverage takes effect.

	If no pandemic related travel advisory is in effect when the coverage becomes effective	If a pandemic related travel advisory is in effect when the coverage becomes effective
Insured travel expenses	Up to the insured amount	Events related to a government's advisory about a pandemic are excluded
New occupancy charges	Up to the insured amount	
Unused portion of insured travel expenses	Up to the insured amount	
Expenses for the return or disposal of remains	Up to \$10,000	
Vehicle return expenses	Up to \$5,000	
Subsistence allowance	Up to \$300 per day / up to a maximum of \$3,000 per person (no maximum per policy)	
Additional transportation expenses	Unlimited	<b>Meals and accommodation:</b> Maximum of \$250 per day, per insured person, up to \$2,500 Maximum of \$5,000 for all insured persons under the same contract <b>Change of date or replacement of the original return ticket</b> Maximum of \$500 per insured person Maximum of \$1,000 for all insured persons under the same contract
Expenses incurred during a return delayed due to a pandemic	N/A	



To be valid, this optional protection **must be purchased within 5 days following the date of the first prepayment** for the trip and at the same time as the Trip Cancellation or Interruption coverage.



For all the details on what is covered as well as the coverage limitations, please refer to the insurance policy, pages 18-26.

## ACCIDENTAL DEATH OR DISMEMBERMENT COVERAGE

This coverage protects your client in the event of accidental death or in the event of complete and permanent loss of use of one or more limbs or of the vision of one or both eyes.

The loss must result directly from an accident suffered during the period of coverage and must occur within 12 months of the date of this accident.

Depending on the loss sustained and the circumstances of the accident, the insurer will pay an amount of up to \$300,000.



In the Individual product, Accidental Death or Dismemberment coverage must be purchased with Emergency Medical Care coverage or Trip Cancellation or Interruption coverage. It is part of the core benefits in the package option.

### What is covered

#### Benefit paid following an accident

This benefit is paid when death or dismemberment occurs as a result of an accident while your client is travelling, unless the accident is eligible for the benefit paid following an air flight accident.

The amount paid is established as follows:

Accidental loss of	Under 18 years old	18 to 64 years old	65 years old and over
Life in public transportation other than an aircraft	\$40,000	\$200,000	\$40,000
Life, or Use of more than one limb, or Vision in both eyes	\$20,000	\$100,000	\$20,000
Use of a single limb, or Vision in one eye	\$10,000	\$50,000	\$10,000

## Benefit paid following an air flight accident

This benefit is paid when death or dismemberment occurs because of an accident that happens while your client is:

- Travelling as a paying passenger on board an aircraft to get to or from the destination
- Travelling as a passenger on a scheduled helicopter commuting between the airport, to connect with the flight required to get to or from the destination
- Travelling as a passenger on board a means of land or sea transportation provided at the expense of the airline
- Travelling on board a missing plane
- Waiting at the airport for the departure of the flight required to get to or from the destination

The amount paid is established as follows:

Accidental loss of	All ages
Life, or Use of more than one limb, or Vision in both eyes	\$300,000
Use of a single limb, or Vision in one eye	\$150,000



For all the details on what is covered as well as the coverage limitations, please refer to the insurance policy, pages 27-29.



## BAGGAGE COVERAGE

The baggage coverage protects your client against delay, loss, theft or damage to their baggage during the trip. The amount of coverage for all benefits is \$1,500 per trip per insured person.



In the Individual product, the Baggage coverage must be purchased with the Emergency Medical Care coverage or Trip Cancellation or Interruption coverage. It is part of the core benefits included in the package option.

### What is covered

Benefits	
Stolen, lost or damaged baggage	Up to \$1,500
Checked baggage delayed for more than 12 hours	Up to \$500
Replacement of official documents	Up to \$250

### Maximum reimbursement per item or per item category

Category	Description	Maximum reimbursement
Jewelry	Includes jewelry, watches, silver, gold, or platinum items.	\$300 for all items in this category
Electronic devices or cameras	Includes cameras, video or audio devices, tablets, telephones, readers, electronic watches, and any other electronic device, as well as their accessories and equipment.	\$300 for all items in this category
Items that are part of a set	Includes items that are part of a set, such as a golf club set.	\$300 for the set*
Other items	Other items that do not fall under the previous categories.	\$300 for each item

\* When an item that is part of a set is lost, the set is considered as a single item and the value of the lost or stolen item is assessed in proportion to its importance within the set. The loss of this item does not constitute the total loss of the set.

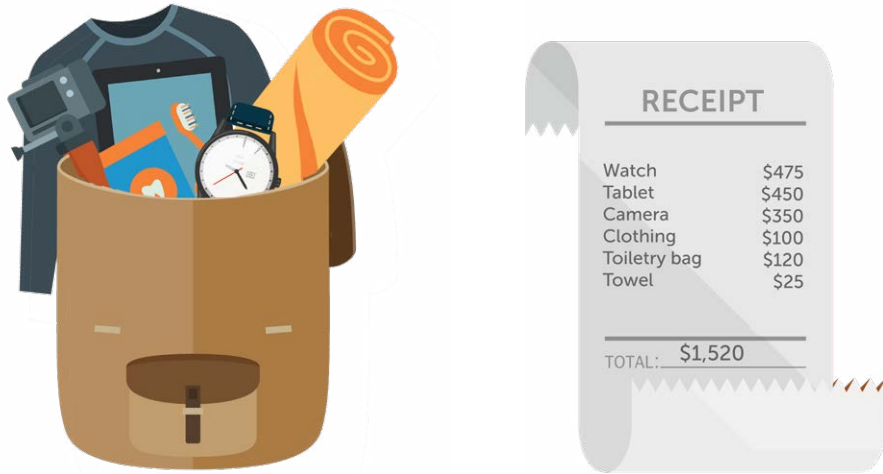


For all the details on what is covered as well as the coverage limitations, please refer to the insurance policy, pages 30-33.

## CLAIM EXAMPLE

Your client has their backpack stolen on an excursion in Mexico. They contact the Mexican authorities to report the theft of their items and then submit the necessary documentation to Blue Cross Travel Assistance.

### Calculation of losses



**Total loss: \$1,520**

### Calculation of compensation



**Jewelry**  
\$300 for all items in this category

**\$300**



**Electronic devices or cameras**  
\$300 for all items in this category

**\$300**



**Other items**  
Max \$300 per item

**\$245**

**Potential compensation total: \$845**

# PRODUCTS

Blue Cross Travel Insurance offers four coverages that can be combined into different products:



**Emergency  
Medical Care**



**Trip  
Cancellation  
or Interruption**



**Accidental  
Death or  
Dismemberment**



**Baggage**

You can compare the products and create quotes for your clients using the quotation tool on [Saskatchewan Blue Cross Broker Travel Portal](#).

The table below shows the different coverage combinations available under each product.

				COVERAGE				SERVICES	
Types of trip	Offered products			Emergency Medical Care	Trip Cancellation or Interruption	Accidental Death or Dismemberment	Baggage	Blue Cross Travel Assistance	Flight Delay Service
Single-trip solutions	Individual	To obtain only the coverages that you would like		+	+	*	*	✓	✓
	Package Plus	A combination of our most popular coverages for a <i>trip</i> anywhere in the world		Choose at least one of these coverages		✓	✓	✓	✓
	Canada Package	A combination of our most popular coverages for a <i>trip</i> made exclusively in Canada		✓	+	✓	✓	✓	✓
	Top-Up insurance			✓				✓	✓
	Visitors to Canada			✓				✓	
Multi-trip solutions	Annual Medical	For those who travel more than once a year and for frequent travellers	Combinable for comprehensive coverage	✓				✓	✓
	Annual Package Option				✓	✓	✓	✓	✓

✓ Included

+ Optional

\* To purchase this coverage, choose the **Emergency Medical Care** and/or **Trip Cancellation or Interruption** coverage

## QUESTIONS TO TARGET YOUR CLIENT'S NEEDS

It is important to ensure that the products you recommend to your clients meet their needs. Each traveller has a different profile. Identifying your client's profile will help you give them advice tailored to what they are looking for. Do not hesitate to offer them more than one option.

- ✓ "Do you plan to travel outside your province of residence, but within Canada?"
- ✓ "Will you be traveling more than once this year outside of your province of residence?"
- ✓ "Would you like to cover the non-refundable payments for your trip?"
- ✓ "What is the purpose of your trip to Canada?"

Refer to your regional sales manager to learn more about best practices to properly assist your clients.

	Single trip	Multiple trips
Leisure travel	✓	✓
Snowbird	✓	✓
Student	✓	
Visitor	✓	
Frequent traveller		✓
Business travel		✓



# INDIVIDUAL PRODUCT

Offers your client maximum flexibility for single trips by allowing them to choose one or more coverages to meet their needs. There is no age restriction for insured persons.

THE INDIVIDUAL PRODUCT IS PERFECT FOR:

✓ Clients who go on **single trips**.

✓ Clients looking for maximum flexibility.

✓ Clients of any age.

If your client plans to travel outside of their province of residence more than once in the next year, other products may be better suited to their needs.

## COVERAGES



Emergency Medical Care



Trip Cancellation or Interruption



Accidental Death or Dismemberment



Baggage

\* Available only in combination with the Emergency Medical Care, Emergency Medical Care in Canada or Trip Cancellation or Interruption coverages.

## Maximum coverage per person

Coverages		Maximum coverage per person
Emergency Medical Care		\$5,000,000 (optional deductible)
Emergency Medical Care in Canada		\$5,000,000 (optional deductible)
Trip Cancellation or Interruption	Cancellation	Up to the amount indicated on the certificate
	Interruption	Unlimited
Accidental Death or Dismemberment		\$300,000, depending on age and circumstances
Baggage		\$1,500

## Selecting the product

☒ **INDIVIDUAL**

☒ Emergency Medical Care

☒ Trip Cancellation / Interruption

☐ Baggage (1500\$)

☒ Accidental Death and Dismemberment

Premium **+**

5,000,000 - \$217.20

W/out cancel./With interrup. - \$74.24

1,500 - \$73.04

100,000 - \$24.36

The [Saskatchewan Blue Cross Broker Travel Portal](#) allows you to select this product at the “**Available products**” step. To find out the detailed cost of the coverage per person to be insured, you can click on the (+) sign on the right of the screen.

The coverages that your client selected will be indicated on the insurance certificate.



**Accidental Death or Dismemberment** and **Baggage** coverages must be combined with one of the following coverages:

- Emergency Medical Care
- Trip Cancellation or Interruption

## PACKAGE PLUS PRODUCT

Offers a combination of our most popular coverages for trips anywhere in the world.

### THE PACKAGE PLUS PRODUCT IS PERFECT FOR:

- ✓ Clients without travel coverage through their group insurance plan or credit card.
- ✓ Clients who do not qualify for certain programs due to the length of their stay or age.
- ✓ Clients seeking complete coverage.

### AVAILABLE COVERAGES



**Emergency  
Medical Care**



**Trip  
Cancellation  
or Interruption**



**Accidental  
Death or  
Dismemberment**



**Baggage**

### Possible combinations

	Without Emergency Medical Care	Without Trip Cancellation or Interruption	All inclusive
<b>Coverages</b>			
Emergency Medical Care		✓	✓
Trip Cancellation or Interruption	✓		✓
Accidental Death or Dismemberment	✓	✓	✓
Baggage	✓	✓	✓
<b>Services</b>			
Blue Cross Travel Assistance	✓	✓	✓
Flight Delay Service	✓	✓	✓

Depending on the combination chosen, the selected coverages are indicated on the insurance certificate.

### Maximum coverage per person

Coverages		Maximum coverage per person
<b>Emergency Medical Care</b>		\$5,000,000 (optional deductible)
<b>Trip Cancellation or Interruption</b>	<b>Cancellation</b>	Up to the amount indicated on the certificate
	<b>Interruption</b>	Unlimited
<b>Accidental Death or Dismemberment</b>		\$300,000, depending on age and circumstances
<b>Baggage</b>		\$1,500

# CANADA PACKAGE

Even within Canada, some expenses are not covered in the event of a medical emergency.


The Canada Package is designed to protect travellers from the unexpected while staying in the country at a great rate. It offers your client a combination of our most popular benefits for a trip made **exclusively within Canada**.

Depending on the option chosen, the selected coverages will be indicated on the insurance certificate.


**THE CANADA PACKAGE IS PERFECT FOR:**

- ✓ Clients travelling within Canadian borders exclusively
- ✓ Clients seeking complete coverage for their trips in Canada


## AVAILABLE COVERAGES




**Emergency Medical Care**



**Trip Cancellation or Interruption**



**Accidental Death or Dismemberment**




**Baggage**

## Possible combinations

	Without Trip Cancellation or Interruption	All inclusive
<b>Coverages</b>		
Emergency Medical Care	✓	✓
Trip Cancellation or Interruption		✓
Accidental Death or Dismemberment	✓	✓
Baggage	✓	✓
<b>Services</b>		
Blue Cross Travel Assistance	✓	✓
Flight Delay Service	✓	✓

Depending on the combination chosen, the selected coverages are indicated on the insurance certificate.



If the client leaves Canada during the period of coverage, the Canada Package contract becomes **invalid in its entirety**.

## Maximum coverage per person

Coverages		Maximum coverage per person
Emergency Medical Care		\$5,000,000 (optional deductible)
Trip Cancellation or Interruption	Cancellation	Up to the amount indicated on the certificate
	Interruption	Unlimited
Accidental Death or Dismemberment		\$300,000, depending on age and circumstances
Baggage		\$1,500

## How to select the product

To access the Canada Package product on the [Saskatchewan Blue Cross Broker Travel Portal](#), you must select "Canada" as a destination.

### Quote - Trip Information

Sale by phone/email: ☐ Yes ☒ No

Visitors insurance? ☐ Yes ☒ No

Top-up insurance? ☐ Yes ☒ No

**Trip dates:**  
 Departure:  (dd/mm/yyyy)  
 Return:  (dd/mm/yyyy)

**Trip cancellation:**  
 Prior to departure:   
 (prepaid costs of trip per person)

Province of residence:    
 Destination:

**Insured Person(s) List**

	Last Name	First Name	Birth date (dd/mm/yyyy)	Sex	Language	Action
1-	<input type="text" value="Travel"/>	<input type="text" value="Ernesto"/>	<input type="text" value="01/01/1976"/>	<input type="text" value="Male"/>	<input type="text" value="English"/>	
2-	<input type="text" value="Island"/>	<input type="text" value="Maria"/>	<input type="text" value="01/01/1974"/>	<input type="text" value="Female"/>		

## ANNUAL PRODUCT

The Annual covers your client for a full year for all trips made outside their province of residence.

### THE ANNUAL PRODUCT IS PERFECT FOR:

- ✓ Clients travelling outside their province of residence more than once per year
- ✓ Clients seeking peace of mind all year round
- ✓ Clients looking for an economical product to cover all their trips

### TO BE COVERED, THE TRIP MUST MEET THE FOLLOWING CRITERIA:

- ✓ It must take place **outside the province** of residence.
- ✓ Its duration must not exceed the maximum trip duration chosen (**4, 8, 17, 31, 60, 90, 120, 150 or 180** days).
- ✓ The departure date and the return date are **included in the period** coverage.

The **Annual** exclusively covers trips taken outside the province of residence.

### How to choose the maximum trip duration?

Choose the maximum trip duration based on the longest trip planned. However, in some cases selling an extension for a trip that exceeds the duration chosen will result in your client getting a better price.

### TO BE ELIGIBLE FOR THE ANNUAL PRODUCT, YOUR CLIENT MUST BE:

- ✓ 85 years old or less for periods of 4 to 120 days.
- ✓ 80 years old or less for durations of 150 and 180 days.

## AVAILABLE COVERAGES



**Emergency  
Medical Care**



**Trip  
Cancellation  
or Interruption**



**Accidental  
Death or  
Dismemberment**



**Baggage**

## Possible combinations

	Annual Medical	Annual Package Option	Annual Medical and Package Option
<b>Coverages</b>			
Emergency Medical Care	✓		✓
Trip Cancellation or Interruption		✓	✓
Accidental Death or Dismemberment		✓	✓
Baggage		✓	✓
<b>Services</b>			
Blue Cross Travel Assistance	✓	✓	✓
Flight Delay Service	✓	✓	✓

Depending on the combination chosen, the selected coverages are indicated on the insurance certificate.

## Effective date

Depending on the type of Annual plan that has been chosen, the contract becomes effective on the following dates.

Product	Effective date
Annual—Emergency Medical Care	<ul style="list-style-type: none"> <li>On the effective date of the coverage</li> </ul>
Annual—Package Option/Annual Medical and Package Option	<ul style="list-style-type: none"> <li>On the date of purchase, so that the Trip Cancellation or Interruption coverage becomes effective immediately</li> </ul>

## Extension

If any of your client's trips exceed the maximum trip duration, coverage will need to be extended to cover the entire duration of the trip.



Leaving one's province of residence for a period exceeding the duration chosen invalidates the insurance coverage for the entire duration of this trip.

### EXAMPLE

A client with a 31-day Annual contract takes a 28-day trip to Japan. Once they are at their destination, they decide to extend their stay for a few weeks to visit South Korea. They call the insurer ten days after the 31<sup>st</sup> day.

Your client could have been eligible for the extension of their contract if they had requested an extension by the 31<sup>st</sup> day of their trip.

Requests for extensions before departure can be made on the [Saskatchewan Blue Cross Broker Travel Portal](#).  
To request an extension, you will need your client's contract number.

To be eligible for an extension, your client will need to meet extension criteria.

It is **not possible** to submit a request for an extension on the [Saskatchewan Blue Cross Broker Travel Portal](#) after the departure date. To extend coverage during the trip, contact Saskatchewan Blue Cross at 1-800-667-6853.

## Renewal notice

Clients who hold an Annual contract will receive a renewal notice at the end of their contract.

Advantages for clients	Advantages for partners
<ul style="list-style-type: none"><li>• Is informed in advance that their contract will expire (the notice clearly indicates the expiry date and is mailed 35 days before that date)</li><li>• Is invited to contact their distributor to obtain:<ul style="list-style-type: none"><li>• A new Annual contract (insured persons aged 85 and under)</li><li>• A new Individual insurance product (insured aged 86 and over)</li></ul></li></ul>	<ul style="list-style-type: none"><li>• Can redo an assessment of the client's needs to sell them a product better suited to their needs</li><li>• Is fully autonomous in issuing the contract</li><li>• Can view on the <a href="#">Saskatchewan Blue Cross Broker Travel Portal</a>, a monthly report of renewals mailed to clients</li></ul>

A statement of contracts approaching the expiry date is available on the [Saskatchewan Blue Cross Broker Travel Portal](#). This document allows you to closely monitor your files and ensure coverage continuity according to your client's needs.

This statement can be found in the "Reports" tab of the distribution account **administrator**.

**Ask your distribution account administrator to provide you with this document.**



## VISITORS TO CANADA PRODUCT

The Visitors to Canada product covers your clients during their stay in Canada.

### THE VISITORS TO CANADA PRODUCT IS PERFECT FOR:

- ✓ Foreign travellers visiting Canada
- ✓ Visitors looking for coverage that meets the Supervisa criteria
- ✓ Immigrants or permanent residents waiting for the provincial health insurance plan
- ✓ Foreign students
- ✓ Canadians who are no longer eligible for provincial health insurance following an extended absence from Canada



The contract must be purchased:

- Before the date of arrival in Canada, or
- Before the termination date of an insurance coverage in Canada similar to ours held with another insurance company, or
- Within 30 days of either of the two preceding dates

Individuals who purchase after the effective date of another insurance contract offering similar coverage in Canada must present proof of that insurance.

### AVAILABLE COVERAGE



**Emergency  
Medical Care  
for visitors to  
Canada**



**Trip  
Cancellation  
or Interruption**



**Accidental  
Death or  
Dismemberment**



**Baggage**

### Maximum coverage per person

To access the Visitors to Canada product on the [Saskatchewan Blue Cross Broker Travel Portal](#), you have to check "Yes" at the "Visitors insurance?" question.

**Quote - Trip Information**

Sale by phone/email: ☐ Yes ☒ No

**Visitors insurance?** ☒ Yes ☐ No

**Trip dates:**

Departure: 19/05/2021 (dd/mm/yyyy)

Return: 02/07/2021 (dd/mm/yyyy)

Province of residence: Outside Canada

Country of residence: Monaco

Sponsor's relationship to the insured: Employer

Sponsor last name: McMaster

Sponsor phone number: (416) 416-4165

Destination: Ontario

Status: Foreign worker

Sponsor first name: Eddy

Extra section

## Maximum coverage per person

Coverage	Maximum coverage per person (optional)		
Emergency Medical Care for visitors to Canada	Up to \$150,000	Up to \$100,000	Up to \$50,000



Benefits included in Emergency medical Care coverage for visitors to Canada are different from the ones included in the other products.

## Effective date

Coverage	Beginning of coverage	End of coverage
Emergency Medical Care	<p>The last of the following dates:</p> <ul style="list-style-type: none"><li>• Effective date of contract, or</li><li>• Date of arrival in Canada, or</li><li>• Day following the termination date of a similar contract in Canada.</li></ul> <p>If the insurance is purchased after arriving in Canada:</p> <ul style="list-style-type: none"><li>• Coverage becomes effective on the date of purchase, but a 3-day waiting period applies to illnesses. The insured person is not covered in case of illness during this period.</li></ul>	<p>On the first of the following dates:</p> <ul style="list-style-type: none"><li>• Expiry date of contract, or</li><li>• Date of return to the departure point, whether scheduled or premature, except for Trip break</li></ul>

## Side trips

Visitors to Canada insurance applies during a stay in Canada and during side trips made outside Canada, with the exception of your client's country of permanent residence.



- A side trip must begin and end in Canada.
- A side trip must not exceed 30 days at a time, otherwise coverage is suspended on the 31st day, until the return to Canada.
- The total duration of side trips made must not exceed 49% of the contract coverage period.
- If the total duration of the side trips exceeds 49% of the coverage period, the contract will be null and void in its entirety.
- An insured person staying in their country of permanent residence is not covered.

## Trip break (exclusive to contracts 365-days long or more)

The insured person may travel to their country of permanent residence and then return to Canada without the insurance contract terminating.



During this period outside of Canada, no insurance coverage is valid and no premium refund is granted for days spent in the country of permanent residence.

The insured person must meet the eligibility criteria each time they return to Canada. If a change in their state of health occurs, the insured person must contact the insurer before returning to Canada.

## TOP-UP INSURANCE PRODUCT

Top-up insurance allows clients to obtain insurance coverage to complete a contract that they have with another insurer.



Top-up insurance **IS NOT a contract extension.**

If your client has a Blue Cross Individual, Package or Annual contract and needs additional days of coverage, **you must sell a contract extension.**

The client must purchase Top-up insurance **BEFORE** leaving their province of residence unless they hold a Saskatchewan Blue Cross personal health or group insurance.

Your client must obtain authorization from their first insurer to purchase the Blue Cross Insurance product.

Exclusions due to pre-existing conditions apply before the actual departure date of the insured.

You must advise your client that:

- The exclusions that govern the Blue Cross contract only apply during the period they are covered by Blue Cross.
- A health condition can be covered by one insurer and excluded by the other.
- The client is responsible for knowing what their initial coverage includes and the exact number of days covered by the primary insurer.

### EXAMPLE

Your client has access to 60-day travel insurance coverage through their group insurance plan with insurer ABC. They would like to spend 100 days abroad.

Solution: 60 days with insurer ABC + 40 days with Blue Cross Top-up insurance = 100 days of coverage.

If your client decides to extend their stay, then you will need to sell a contract extension.

## AVAILABLE COVERAGE



**Emergency  
Medical Care**



**Trip  
Cancellation  
or Interruption**



**Accidental  
Death or  
Dismemberment**



**Baggage**

## How to select the product

To access the Top-up insurance product on the [Saskatchewan Blue Cross Broker Travel Portal](#), you must:

**Quote - Trip Information**

Sale by phone/email: ☐ Yes ☒ No

Visitors insurance? ☐ Yes ☒ No

**Top-up insurance?** ☒ Yes ☐ No

**First Insurance Information**

First Insurance Company Name: Insurance ABC of Canada

First Insurance Company Reference Number: ABC1234

First Insurance Type: Other Individual Insurance ▼

**Trip dates:**

Departure: 19/05/2021 (dd/mm/yyyy)

Return: 02/06/2021 (dd/mm/yyyy)

Extra section

1. Click on **Quote/Issue**.
2. Check **Top-up insurance**.
3. Add information on the first insurer (name, reference number and type of insurance).
4. Provide information on the trip and the person(s) to be insured.

The system will show you the applicable premium

Day 1 of Blue Cross Insurance is the day after your client's initial coverage ends.

## CONTRACT EXTENSION

If your client would like to spend more time on their trip beyond the initial coverage period, it is important that they contact you to extend their contract.

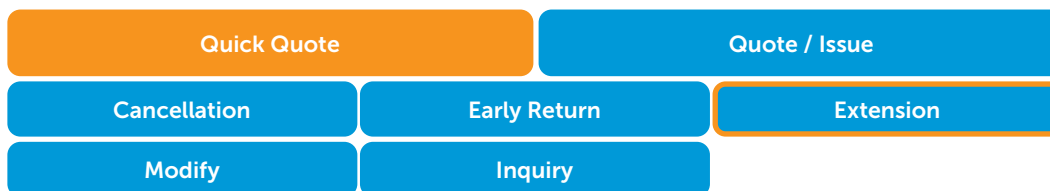
### CONTRACT VALIDITY

- ✓ The extension must be requested on **the last day of the trip at the latest**.
- ✓ The extension may be refused in certain cases, see the "Insurer approval" section.
- ✓ All the coverages in the initial contract must be extended
  - Emergency Medical Care/Emergency Medical Care in Canada
  - Baggage
  - Accidental Death or Dismemberment
  - Trip Cancellation or Interruption

The extension could be refused as per certain conditions, see "Insurer approval" section.

### How to extend a contract?

To extend a contract, click on the Extension tab on the home page of [Saskatchewan Blue Cross Broker Travel Portal](#).



### TO BE ELIGIBLE, YOUR CLIENT MUST MEET THE FOLLOWING CRITERIA:

- ✓ They must still be eligible for insurance.
- ✓ Their state of health must not have changed since the date of departure.
- ✓ The additional premium must be paid.

### Automatic extension of coverage

When the return to the place of residence is postponed, all coverages are automatically extended free of charge:

- Up to 24 hours due to a transportation delay beyond the control of the insured person.
- For the duration of the hospitalization and the 24 hours following the discharge of the insured person from the hospital.
- Up to 72 hours due to an illness that requires emergency medical care and that began within 24 hours of the expected return date.
- For the period the insured person is restricted from boarding and the following 24-hour period when the return to their place of residence is postponed due to a diagnosis, a positive screening test or contact tracing in relation to a pandemic. Does not apply to Top-Up and Visitors to Canada insurance.

### Insurer approval

The sale of the extension is conditional on our approval. The extension could be refused if:

- Your client has a claim for the initial period of the current trip, whether it has already been submitted or not.
- The Canadian government issues an advisory not to travel to the region or country that is the travel destination.
- The Canadian or provincial government recommends that travellers return home.

When the extension is refused by the insurer, coverage ends on the contract expiry date shown on the insurance certificate or at the end of the maximum trip duration for the Annual contract.



An extension purchased with another insurance company invalidates the travel insurance contract with Blue Cross in its entirety, except when the extension is refused by us.

### PREMIUM

The minimum premium is \$25 per contract, before taxes. The total amount of the premium must be paid **before the departure date**.

#### THE PREMIUM IS CALCULATED BASED ON THE FOLLOWING:

- Age of the person to be insured at the time of purchase of the contract
- Duration of the trip (or maximum trip duration)
- Product chosen and coverages included
- Amount of coverage chosen, if applicable
- Answers provided in the health declaration, if applicable
- Deductible amount, if applicable

### Health declaration

In some cases, a health declaration is necessary to assess the state of health and the lifestyle of the person to be insured and allow us to adjust the premium according to the level of risk established.

Age	Health declaration
54 and under	Fixed premium, no health declaration
55 to 75, 31 days and less	
55 to 75, 32 days and over	Premium adjusted according to risk level
76 and over	

If a trip extension requires that a new contract with a health declaration be issued, the premium calculation and the exclusions will be based on the answers provided at the time of purchase of the extension.

## Premium details

Product	Taxable financial service	Possibility of including a deductible	Administration fee	Reimbursement	Early return	Cancellation fee
Individual	According to coverage	EMC only	\$11 per contract (If the EMC coverage is not included)	According to coverage	Yes, as per certain conditions	
Package	According to coverage	EMC only		No	Yes, as per certain conditions	
Annual	According to coverage	EMC only		No	No	
Top-Up	No	Yes	Included	Before effective date	Yes, as per certain conditions	
Visitors to Canada	No	Yes	Included	Before effective date	Yes, as per certain conditions	\$25

Coverage	Taxable financial service	Possibility of including a deductible	Administration fee	Reimbursement	Early return	Cancellation fee
Emergency Medical Care	No	Yes	Included	Before effective date	Yes, as per certain conditions	None
Trip Cancellation or Interruption	Cancellation	Yes	\$11 per contract (If the EMC coverage is not included)	No	No	
	Interruption	Yes		Before effective date	No	None
Accidental Death or Dismemberment	Yes			Before effective date	No	None
Baggages	Yes			Before effective date	No	None

## Taxes

The following coverages are subject to the 9% insurance tax:

- Trip Cancellation or Interruption
- Accidental Death or Dismemberment
- Baggage

## Administration fees

When the Emergency Medical Care coverage is not included in a contract, a fee of \$11 is added at the end of the purchase process, regardless of the number of people to be insured.

Administration fees are included in the Emergency Medical Care coverage.

## DEDUCTIBLE

The deductible is defined as the portion of the eligible costs that will be charged to the client in the event of a claim.

It can be added to the Emergency Medical Care coverage included in the following products to reduce the insurance premium:

- Individual
- Package
- Annual
- Top-up insurance
- Visitors to Canada

Deductible	Reduction percentage
\$0	Regular premiums
\$250	7.5%
\$500	12.5%
\$1,500	20%
\$2,500	25%
\$5,000	35%

The deductible amount is determined by the client and is applicable **per trip and per insured person**. It is payable in Canadian dollars.


## How to add a deductible

The menu to add a deductible appears on the right of the **Products available** screen in the quotation tool.

**Quick Quote - Available Products**

**Cost of insurance (including tax if applicable)**  
*Premiums are subject to change without notice as long as the contract/quote is unpaid.*  
*The deductible is applicable to the Emergency Medical Care benefit*

Number of Insured: 1 - 15 day(s)  
Trip Cancellation: Prior to departure: \$0.00

**Deductible** \$0 

In the case of a client who must answer a health declaration, the premium discount is made on the last premium calculation, **before the \$11 administration fee**.

The premium is adjusted automatically on the [Saskatchewan Blue Cross Broker Travel Portal](#) after having selected the deductible amount.

## APPLICABLE DISCOUNTS

### Family premium

When a single-parent or two-parent family purchases **Emergency Medical Care** for a contract of **31 days or less**, only the two oldest people pay a premium. The other eligible insureds registered on the contract have access to the coverage free of charge.



In the Annual product, the family premium applies to trip durations of 4, 8, 17 and 31 days. It does not apply to the Visitors to Canada product.

### EXAMPLE

Two-parent family	
Insured person	Annual contract premium
Adult A	\$75
Adult B	\$75
Child A	\$0
Child B	\$0
Child C	\$0

Single-parent family	
Insured person	Annual contract premium
Adult A	\$75
Child A	\$30
Child B	\$0
Child C	\$0

### Discount for grandchildren

An insured grandparent can take advantage of a \$15 discount on the insurance premium for their visiting grandchildren.



## TO ACCESS THE DISCOUNT

- ✓ The grandparent must be insured with Blue Cross for their trip
- ✓ Grandchildren must be under the age of 16
- ✓ The grandparent must be the policyholder
- ✓ The grandchildren's travel dates must be the same as or included in the grandparent's travel dates

### How to apply the discount

The discount for grandchildren is applied by the agent during the purchase process in the **"Quotation—Contract summary"** section. You will need to enter the grandparents' contract number.

#### Applicable discounts

	Discount	Contract number
#1	Grandchildren di ▼	T82746
#2	Select... ▼	
#3	Select... ▼	

## Discounts for travelling companions

The travelling companion of a Blue Cross insured will be able to benefit from a \$25 discount on their insurance premium. The travelling companion can be a spouse, relative or friend.

## TO ACCESS THE DISCOUNT

For the travelling companion to have access to the discount, both travellers must:

- ✓ Travel on the same dates and to the same destination
- ✓ Be 55 or over
- ✓ Travel 32 days or more

### How to apply the discount

The discount for travelling companions is calculated automatically if your request meets the criteria listed above.

No action is required on your part.

## EXAMPLE (TWO ADULTS OF THE SAME AGE)

### INDIVIDUAL

Premium -

Insured 1	Insured 2	Other(s) Insured
\$134.99	\$123.99	-
<input checked="" type="checkbox"/> Emergency Medical Care		5,000,000 - \$258.98 ▼

## Annual discount

The Annual discount allows your client to extend their coverage when:

- The scheduled trip exceeds the maximum trip duration included in their contract.
- Your client is currently travelling and is extending the maximum trip duration for all the coverages included in their contract.

### How to apply the discount

The Annual discount is applied by the agent during the purchasing process in the “**Quotation—Contract summary**” section. You will need to enter your client’s Annual contract number.

**Applicable discounts**

	Discount	Contract number
#1	Annual Emerger ▾	T82746
#2	Select... ▾	
#3	Select... ▾	

### EXAMPLE

Your client wishes to stay in the United States for a period of 100 days. They already have a 31-day Blue Cross Annual–Emergency Medical Care contract.

**Step 1:** Issue a 100-day quote on the [Saskatchewan Blue Cross Broker Travel Portal](#).

**Step 2:** Enter the contract number in the “Applicable discounts” section.

The system will calculate the new premium by reducing the premium paid for the Annual contract.

(100-day premium—Annual contract premium discount in effect = **Adjusted premium**)

## Annual renewal rebate

The Annual renewal rebate allows your client to get a 5% discount when they renew an annual plan.

Contracts must be consecutive and there must be no interruption between the initial and the subsequent contract.

### Annual renewal rebate

The Annual renewal rebate is applied by the agent during the purchasing process in the “Quotation—Contract summary” section. You will need to enter your client’s Annual contract number.

## EARLY RETURN REQUEST

Certain conditions apply:

- ✓ No claim must have been submitted
- ✓ The product or coverage must be eligible
- ✓ An administrative fee of \$25 must be paid

If payment was made by credit card, the refund will be issued on your client's credit card.  
If the contract was paid from your partner account, the refund will be made on your account.

## Documents that must be provided

If the insured person is eligible for the early return request, they must provide their distributor with the following documents:

- Early return form completed and signed
- Proof confirming the end date of the trip\*
- If no proof is submitted, the postmark date on the written request will be considered the end of the trip

\* Proof confirming the end date of the trip can be:

- Airplane ticket proving the return to the province of residence
- Bank statement showing a transaction in their province of residence
- Purchase receipt with the insured person's credit card in their province of residence

# INCLUDED SERVICES

## FLIGHT DELAY SERVICE

To provide your clients with the best possible protection, we offer the Flight Delay Service free of charge to anyone who has travel insurance<sup>1</sup>. This service provides your clients with a range of benefits intended to improve their experience in case of flight delay. Depending on the length of the delay, your clients may have access to a preferred lounge area as well as a hotel room.

DELAY	BENEFITS
3 hours or more	Access to an airport lounge or \$40 compensation per person if no lounge is available
6 hours or more	Hotel room up to a maximum of \$250 per policy or \$250 in compensation if hotel room is not available + \$50 allowance per person up to a maximum of \$200 per policy



<sup>1</sup> The following products are not eligible for Flight Delay Service: Visitors to Canada, group travel insurance, health insurance products (including those with travel coverage).

### How to register?

To benefit from the Flight Delay Service, **your client** must create an account on the [flightdelay.service.ca](https://flightdelay.service.ca) website and follow the next steps:

1. Enter the names of all insured persons
2. Save flight information and insurance contract number
3. Choose a fund transfer method for the payment of allowances (Interac or bank account)

The screenshot shows the Flight Delay Service website interface. It is divided into three main sections corresponding to the registration steps:

- Step 1: Passengers** - Shows a form to enter passenger details, with an example of "SIR EXAMPLE" and "December 3, 1967".
- Step 2: My flights** - Shows a table of flights with columns for flight number, date, time, and status. It includes a "REGISTER THE FLIGHT" button and a note: "You must register your flight up to one hour before the scheduled departure time. Please have a look at our Key Facts for more information."
- Step 3: Payout Methods** - Shows a form to add payout methods, with an example of "BMO" and an "ADD PAYOUT METHOD" button.



Your client can save their flight information **up to 1 hour before the scheduled departure time**. After this period, it will no longer be possible to do so.

## How does the Flight Delay Service work?

Once registered, the Flight Delay Service takes care of monitoring your client's flight in real time. In the event of a flight delay, they will receive an email or a text message (SMS) which will inform them of the procedure to follow to enjoy their perks. Alerts can include:

- Flight delay notices
- Coupons for airport lounge and hotel room reservations
- A notice of fund transfer

### EXAMPLE

Your client has saved his flight information from Houston to Miami. The scheduled departure time is 6:00 am, but the flight is delayed for at least three hours.

At 9:01 a.m., Flight Delay Service sends an SMS/email to your client offering access to the Houston airport lounge. If no place is available, a compensation of \$40 per person will then be sent to them in real time.

The flight is again delayed for at least three hours.

At 12:01 p.m., Flight Delay Service sends a new SMS/email to your client offering access to a hotel room near the Houston Airport and an additional \$50 compensation per person. If no hotel room is available, a \$250 compensation will be paid to them in real time.

# BLUE CROSS TRAVEL ASSISTANCE

An insurance card containing the contact details for Blue Cross Travel Assistance is attached at the bottom of the insurance certificate. We recommend that our clients have it with them at all times during their trip.



**BLUE CROSS**<sup>®</sup>

TRAVEL INSURANCE

**BLUE CROSS**<sup>®</sup>

TRAVEL ASSISTANCE

TRAVEL INSURANCE	TRAVEL ASSISTANCE
<b>PRINCIPAL INSURED</b>	Canada / USA <b>1-800-361-6068</b>
<b>CONTRACT</b>	Elsewhere <b>1-800-7328-7473</b>
Contract Extension: Canada / USA <b>1-877-986-7681 or 514-286-7681</b>	Mexico <b>800 062-3174</b>
	Dominican Rep. <b>1-800-203-9666</b>
	Collect <b>514-286-8411</b>
	In the event of hospitalization or medical consultation, you must contact BLUE CROSS TRAVEL ASSISTANCE IMMEDIATELY. Failure to do so may result in REFUSAL of your claims.

## IN CASE OF EMERGENCY WHILE TRAVELLING

Emergency location	Number to call
Canada or United States	<b>1-800-361-6068</b>
Mexico	<b>800-062-3174</b>
Dominican Republic	<b>1-800-203-9666</b>
Elsewhere in the world	Toll free: <b>1-800-7328-7473</b>
	Collect: <b>514-286-8411</b>

## **Emergency Medical Care**

Your client must contact Blue Cross Travel Assistance before going to a hospital or clinic, otherwise their claim may be denied.

If your client's medical condition does not allow them to contact Travel Assistance, a relative or member of the medical staff must do so on behalf of the client within 24 hours of the onset of the medical emergency.

## **Trip Cancellation or Interruption**

Your client must contact Blue Cross Travel Assistance within 48 hours of learning of the event that leads to the cancellation or modification of their trip.

## **Baggage**

In the event of delay, theft, vandalism, or loss of baggage, your client should contact Blue Cross Travel Assistance as soon as possible.

## **How to submit a claim?**

If a covered event occurs while travelling, your client must contact Blue Cross Travel Assistance as quickly as possible at one of the following numbers:

- Canada and United States: 1-800-361-6068
- Mexico: 800-062-3174
- Dominican Republic: 1-800-203-9666
- Elsewhere in the world (collect): 514-286-8411

To submit a claim, your client must send their original invoices or receipts as well as their completed and signed claim form within 90 days of the date of the event to the following address:

### **Blue Cross – Travel Insurance Claims**

PO BOX 3888, Station B  
Montreal, QC H3B 3L7

## **QUESTIONS?**

If your client has any questions regarding a claim, refer them to Blue Cross Travel Assistance.



# GENERAL PROVISIONS AND DEFINITIONS

## GENERAL PROVISIONS

### Trip break

*Applicable to Individual, Package Plus, Canada Package and Visitors to Canada products (minimum duration of 365 days for the Visitors to Canada product)*

Your client can return to their province or country of residence and then leave for their destination without their insurance contract terminating. During this period, no insurance coverage is valid and no premium refund is granted for days spent in their province or country of residence.

Before returning to their travel destination, your client must still meet insurance eligibility criteria.

In addition, when returning to their travel destination, a health condition that is not stable will be considered a pre-existing medical condition and will be excluded for the remainder of the term of the contract, in accordance with the exclusions relating to pre-existing medical conditions of the Emergency Medical Care coverage.

### False declaration, failure to disclose, fraud or attempted fraud

In the event of a claim, we verify the information provided, including anything relating to your medical history.

If you or someone acting on your behalf makes a fraudulent, deceptive or exaggerated statement or claim, whether at the time of enrollment, at the time of a claim or at any other time during the life of the contract, the contract will be considered null and to never have existed.

### Return to the province of residence at the insurer's request

In the absence of a medical contraindication, when the Canadian or provincial government recommends that travellers return to the country while you are already on a trip, we may require your return to the province of residence within a period of time that we deem reasonable.



## DEFINITIONS

**Canadian government travel advisory** means the following recommendations from the Canadian government:

- Avoid all non-essential travel
- Avoid all travel

Travel advice and advisories by destination can be consulted at any time at <https://voyage.gc.ca/>

**Dependent child** means a child of the contract holder, their spouse, or both and who is over 30 days old at the departure date or at the time of adoption, who is unmarried and depends on the contract holder for support.

Also, to be considered a dependent child, the child must be:

- 20 years of age or under, or
- 21 to 24 years of age and attends an educational institution as a full-time student, or
- Physically or mentally disabled, no matter the age

For **international adoption**, a child who is over 30 days old, not a Canadian resident and who is in the process of being adopted abroad by a Canadian resident is considered to be a dependent child from the moment the required documents have been completed and when the competent authorities of the country where the adoption takes place hand over the child, definitively and without appeal, to the physical, visual and exclusive custody of the adoptive parents or of the person who will accompany the child until their arrival in Canada. A child in the process of adoption does not have to be a beneficiary of the Health Insurance Act or the Hospital Insurance Act of a Canadian province.

**Effective date of the contract** means the date the coverage begins. This date is indicated on the insurance certificate.

**Family member** means the spouse, father, mother, grandparents, grandchildren, parents-in-law, a child (not only a dependent child) of the insured person and/or the spouse, a brother, a sister, a half-brother, a half-sister, a brother-in-law, a sister-in-law, a son-in-law, a daughter-in-law, an uncle, an aunt, a nephew, a niece.

**High-risk pregnancy** means:

- Multiple pregnancy
- Pregnancy resulting from in vitro fertilization
- Pregnancy requiring follow-ups in a clinic specializing in high-risk pregnancies
- Pregnancy for which a medical leave of absence was prescribed to you for a reason other than preventive withdrawal due to the nature of your work
- Pregnancy for which the physician established one of the following diagnoses: preeclampsia, eclampsia, gestational hypertension, placenta previa, cervical incompetence

**Immediate family member** means the spouse, father, mother, and children (not just dependent) of the insured person, the spouse or both.

**Medical emergency/Urgent** means a sudden and unforeseen medical condition requiring immediate treatment. An emergency no longer exists when the evidence reviewed by Blue Cross Travel Assistance indicates that no further treatment is required at destination or that your client is able to return to his province of residence for further treatment.

**Pandemic** means a disease outbreak that spreads across continents or the world and that the World Health Organization (WHO) declares to be a pandemic.

**Prepayment** means a non-refundable amount paid for travel expenses in connection with planning a trip and to secure, before the departure date, the availability of a product or service.

**Spouse** means the person to whom the contract holder is married or with whom the contract holder has lived permanently for at least one year. Dissolution of marriage by divorce or annulment as well as de facto separation of more than 3 months cancels this status.

**Stable** means a pre-existing medical condition that has remained unchanged for several months prior to the date the coverage takes effect.

For a pre-existing medical condition to be considered stable, it must meet all the following criteria:

1. No new medical diagnosis has been made
2. No new symptoms appeared and there was no worsening or increase in the frequency of existing symptoms
3. No hospitalization has taken place
4. No new medication was prescribed or recommended
5. No change of dosage<sup>1</sup> was made to a medication already prescribed or recommended (dose increased or decreased, or consumption stopped)
6. No new treatment or medical test is pending or has been prescribed, ongoing or recommended
7. No ongoing treatment has been changed or discontinued
8. No prescribed or recommended treatment, nor medical advice has been ignored

<sup>1</sup> We do not consider the following elements as a change of dosage of existing medication:

- Routine insulin or Coumadin® adjustment
- Replacement of a medication by an equivalent generic brand if its dosage remains unchanged
- Decrease in dosage of cholesterol medication
- Adjustment to hormone replacement therapy treatment
- Change in consumption of non-prescribed medication such as: Aspirin®, vitamins, minerals, etc.
- Use of cream or ointment prescribed for skin irritation

**Travelling companion** means an immediate family member and up to 6 other people. To qualify as such, a travelling companion must:

- Have planned the trip with your client
- Have the same travel dates as your client
- Have the same trip departure and return points as your client

**Trip** generally means temporarily being away from the province or territory of residence.

Trip also means temporarily being away from the usual place of residence inside of the province of residence if it includes at least a 2-night stay in a commercial accommodation establishment located more than 100 kilometres from the usual place of residence.

For the **Trip Cancellation or Interruption** coverage, the trip begins when the insured person leaves their usual place of residence and ends when they return to it.

The **Annual** covers trips made only outside the province or the territory of residence.