This document provides important information and links to resources to help you understand your benefit coverage while travelling outside of BC. You will also find details on who to contact for assistance in the event of a medical emergency.

Medical Services Plan
The Medical Services Plan (MSP) is British Columbia’s public medical insurance program. If you are eligible for coverage while temporarily absent from BC, MSP will help pay for unexpected medical services you receive anywhere in the world at the same cost as in BC up to certain limits, provided the services are medically required, rendered by a licensed physician and normally insured by MSP.

Extended Health Care
The extended health plan covers you and your eligible dependents for reasonable and customary charges arising from physician-recommended and medically necessary services and supplies including emergency medical coverage and assistance while travelling outside the province or Canada.

Frequently Asked Questions

Q: Am I covered for medical expenses while I am travelling outside of BC?
A: If you are enrolled in the SFU extended health care plan, you are also covered for medical expenses while travelling outside of BC; however there are limitations and exclusions that you should be familiar with. Your family members are also covered if they meet the definition of dependent and you have enrolled them under your plan. Please review the Pacific Blue Cross (PBC) extended health plan booklet for your employee group in advance of travelling.

Q: Is there a maximum amount that PBC will cover for a travel claim?
A: The lifetime maximum under the extended health plan is $1,000,000 per person ($100,000 per person for Research Assistants and TSSU members who are enrolled in the extended health plan). At any point in time, the maximum is $1,000,000 less any amount PBC has reimbursed you since you enrolled in the plan. To determine the extended health plan balance for you and/or each of your covered dependents, contact PBC at 604-419-2600.

Q: Should I purchase additional medical insurance?
A: SFU is able to provide information about your coverage through the SFU extended health plan while travelling outside of BC, however the decision to purchase additional medical or other insurance is yours to make. Should you choose to speak with your travel agent or insurance broker about additional coverage while travelling, have them refer to PBC’s extended health plan booklet. PBC does offer a discount on travel insurance to SFU employees. Click here to review 10 Things to Consider When Choosing Travel Coverage.

Q: If I decide to purchase a separate travel insurance policy, are there certain features I should request?
A: You should ensure that the insurance policy is “first payor”. First payor means that your policy will pay any eligible claims first; your SFU extended health plan will then pay any expenses not covered by your purchased policy. This helps protect your lifetime financial limit under the SFU plan. If your policy
is not first payor and you have a claim, your policy will require your SFU extended health plan to pay first, and then your purchased policy will pay any claim not covered by your extended health plan.

**Q: What should I do if I have a medical emergency while travelling?**

**A:** In the event of a medical emergency while you are outside BC, you and your eligible dependents are covered for emergency travel assistance services called Medi-Assist, through PBC’s travel benefit provider, CanAssistance. Medi-Assist must be contacted within 24 hours of the emergency to avoid delayed or refused claims. For full information on Medi-Assist services, please refer to PBC’s extended health plan booklet for your employee group and review the Medi-Assist brochure.

**Q: What documents/information do I need to take with me when I travel?**

**A:** Whether you are travelling for work or leisure, be sure to bring your health insurance information. Essential to include in your wallet is your PBC coverage card and your BC medical card. Also pack your Medi-Assist brochure.

**Q: I have specific questions about my out-of-Provence/out-of-Country coverage. Who can I contact for further information?**

**A:** Please contact PBC directly at 604-419-2600 or 1-888-275-4672 if you have specific questions about out-of-Provence/out-of-Country coverage under your plan.

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**Disclaimer:** This outline is for information purposes only; it is not a contract. Plan terms and conditions are governed by policy contract number 902505 with Pacific Blue Cross. In the event of a discrepancy between the information provided on this web site and the policy contract, benefits will be paid in accordance with the policy contract.

You must be registered and enrolled in the benefit plans to receive the coverage under the plans. Coverage under the SFU benefit plans is not automatic. It is the sole responsibility of the traveller to ensure that they are enrolled in the SFU plans and have appropriate coverage in place based on their personal circumstances and their travel destination.