Appendix “B” – Travel Health Benefits

Blue Cross Life Insurance Company of Canada Agreement Number 97180
Effective September 1, 2013

Emergency Travel Insurance for Active Group Plan Members and Their Dependents.
Blue Cross Life Insurance Company of Canada (“We”, “Us”, “Our”, or “Blue Cross”)

Agreement Limit: $5,000,000 CAD

This plan covers emergency medical treatment of a medical condition that is acute and considered life threatening or if left unattended could deteriorate resulting in serious and irreparable harm. To be eligible, these expenses must be approved by Blue Cross and incurred while travelling outside of your province or territory of residence. Emergency medical treatment is covered until such time as Blue Cross deems the emergency to be over or the patient is medically stable to return to Canada.

Expenses for emergency hospital and/or medical services and travel assistance benefits are eligible when incurred for the necessary emergency medical treatment of an illness or injury occurring within the first 120 days of travel outside your province or territory of residence. If the University has approved your participation in an exchange program or extended travel period for any other valid academic reason, coverage will continue for the entire duration of the approved academic program or exchange, including the 120 days immediately prior to and immediately following the approved program, providing the entire period of travel has been approved in advance by the agreement holder and you and your dependants continue to meet the Eligibility for Coverage requirements as stated below.

Please note: for the purposes of coverage under this plan your province or territory of residence will be considered to be the province or territory where you are living while enrolled at a participating college or university if this is not your permanent province or territory of residence in Canada, or if you are a foreign student on a valid student visa.

The information provided herein is a summary of the terms and conditions detailed in the Agreement. All benefits are subject in every respect to the terms of the Agreement, which alone constitutes the agreement under which payments are made.

Expenses for Interruption of your Trip or Delay of your Trip must be pre-approved and organized by Canassistance and our claims administrator, Manitoba Blue Cross.

Warning:
You must contact Canassistance before seeking emergency medical treatment. Failure to call before seeking treatment can result in a 30% reduction to your eligible claim payment, or no reimbursement for the expenses you have already incurred. If you are physically unable to call, someone else (family member, friend, hospital, physician’s office staff) may call on your behalf. In addition, the medical advisors of Canassistance and our claims administrator, Manitoba Blue Cross must approve all medical procedures (including cardiac procedures, CAT scans and cardiac catheterization) in advance.

Eligibility for Coverage
To be a covered plan member for travel insurance benefits under this plan you must:

- have met and continue to meet the terms and conditions of the student health plan of which you are a member.
- you, your spouse and your dependent children must:
  - have active provincial/territorial government health insurance plan coverage, or have equivalent coverage
  - be under 65 years of age, or the ages specified by the agreement holder’s group plan for you, your spouse, and your dependent children, providing you and your spouse are under age 65.

N.B., you must verify your, your spouse’s and your dependent children’s eligibility for coverage prior to departure by contacting your student plan administrator.
Termination of Coverage

All coverage terminates, including the coverage of your spouse and your dependent children, when:

- you no longer meet all of the conditions of Eligibility for Coverage.

The coverage of your spouse and your dependent children terminates when:

- they no longer meet all of the conditions of Eligibility for Coverage.

All coverage terminates when the agreement holder fails to submit the required subscriptions on your behalf.

What is Covered

A. Emergency Medical Benefits

In the event that you require emergency medical treatment as a result of injury or illness occurring during the coverage period, we will cover, when approved or authorized in advance by our claims administrator, Manitoba Blue Cross, your reasonable and customary charges for:

Hospital Accommodation: Hospital room and board costs, up to the semi-private room rate charged by the hospital.

Physician Charges: Services for medical treatment by a physician.

Diagnostic Services: Laboratory tests and x-rays when prescribed by the attending physician as part of the emergency medical treatment.

Paramedical Services: The services of a Paramedic to a maximum of $250 per profession.

Prescription Drugs: The cost of prescription drugs when medically necessary for emergency medical treatment.

Ambulance Services: Licensed ground ambulance services when medically necessary to transport you to the nearest medical facility.

Medical Appliances: Minor appliances such as crutches, casts, splints, canes, slings, trusses, braces, walkers and/or the temporary rental of a wheelchair when medically necessary.

Private Duty Nurse: The professional services of a registered private nurse.

Emergency Air Transportation: Air ambulance to the nearest appropriate medical facility or to a Canadian hospital for immediate emergency medical treatment including transport on a licensed airline with an attendant (where required).

Transportation to Bedside: Cost of a single round-trip economy airfare from Canada, plus up to $150 per day for the cost of meals and commercial accommodation for one of the following immediate family members or a close personal friend, to be with you if the you are travelling alone and hospitalized as the result of an emergency. To be payable, this benefit requires that you be hospitalized as an inpatient for more than three (3) consecutive days outside your province or territory of residence and that the attending physician provide written certification that your medical condition was serious enough to warrant the visit; or where legally necessary, identify your remains prior to their release.

Return of Travelling Companion: If you are returned under the Emergency Air Transportation benefit or the Return of Remains benefit, we will reimburse the cost of a single one-way economy airfare for a travelling companion to return to Canada.

Treatment of Dental Accidents: Up to $2,000 for emergency dental treatment to repair natural, vital and sound teeth or permanently attached artificial teeth, provided the injury was caused by an external and accidental blow to the mouth or face. This Agreement does not cover chewing accidents.

Relief of Acute Dental Pain: Up to $200 for your emergency treatment by a dentist for the relief of acute dental pain.

Meals and Accommodation: Up to $200 per day, to an overall maximum of $2,500 per trip for the cost of your commercial accommodation and meals (including the expenses of your dependants when accompanying you) and your trip is extended beyond the scheduled return date, due to the hospitalization of you or your dependants.

Vehicle Return: Up to $2,000 for the arrangements to return the vehicle (whether owned or rented) to your residence, or to the nearest appropriate rental agency, if you or your travelling companion are unable to do so due to illness or injury.

Return of Remains: In the event of your death due to an illness or injury this Agreement will provide up to $7,500 towards the reasonable and necessary services required to transport the deceased's remains from the place of death to his city of residence in Canada, or for the burial or cremation of those remains at the place where the death occurred. The cost of a funeral, or burial casket or urn is not a covered expense.

B. International Travel Assistance Services

Travel Assistance Services: We provide to you a toll free telephone number for access to a 24 hour worldwide assistance centre in the event of an emergency. Should an emergency occur during the 120 day travel period, the assistance centre will provide the following assistance services:

i) referrals to a qualified physician, dentist, paramedical practitioner or hospital;

ii) on-going monitoring of medical treatment if you, your spouse or dependent children are hospitalized;
iii) payment assistance for hospital and/or medical expenses;
iv) legal referrals;
v) emergency cash transfer assistance (funds will come from you, your family or friends);
vi) valuable document delivery assistance;
 vii) lost document/ticket assistance;
viii) telephone interpretation services related to your medical emergency;
ix) pre-trip assistance; and
x) emergency message services where we will make at least 3 attempts in a 24 hour period to reach your requested party and provide you with an update on the results of our efforts to deliver your message.

The Travel Assistance Services described above do not provide for any payment from us to you.

C. Trip Cancellation
In the event that you must cancel your trip before the scheduled departure date, we will reimburse you up to an overall maximum of $1,500 for the forfeited, published, non-refundable trip payments or deposits incurred as a result of cancellation penalties for which no credits or refunds were issued by the supplier, when cancellation is due to:

1. The Medical Condition or Death of you or a member of your immediate family, or any injury or unforeseen illness occurring to you and a physician recommends in writing against travel, or the hospitalization as an inpatient of you or a member of your immediate family and the physical examination by a physician must take place on the earlier of, the 72 hours immediately prior to the time the cancellation is made or on the scheduled departure date.

2. Pregnancy and Adoption of you if the pregnancy was diagnosed after booking the trip and the scheduled departure date falls within nine (9) weeks of the expected date of delivery, or the legal adoption of a child when the actual date the child is to be placed in your care occurs during the trip and this date was not known at the time of booking.

3. A Terrorist Act committed by an organized terrorist group (recognized as such by the Canadian Government), occurs at the intended location of your trip within 30 days of your departure date.

4. You are directly involved in a Traffic Accident while en route to a departure for a trip.

D. Trip Interruption and Trip Delay
In the event that you must Interrupt your Trip due to the medical emergency or death of you or an immediate family member (whether or not they are travelling with you), or due to an act of terrorism committed by an organized terrorist group (recognized as such by the Canadian Government) occurring at your trip location, we will cover the cost, up to an overall maximum of $5,000 for one way economy fare on a commercial flight via the most cost effective route to return you to your city and province or territory of residence in Canada. This also includes your spouse and your dependant children when travelling with you and you have member plus dependant coverage. When interrupting your trip due to illness, the attending physician must recommend in writing that you should interrupt your trip and return home immediately. Delay your Trip we will cover the cost, up to an overall maximum of $5,000, for one way economy fare on a commercial flight via the most cost effective route if you are unable to return on your original scheduled flight due to the illness or injury of you or your immediate family member. The illness or accidental injury must require the care and attendance of a physician and the physician must recommend in writing that your return be delayed. In the event of an eligible trip interruption/delay we will also reimburse you for the reasonable and customary charges for Meals and Accommodation up to a total of $200 per day, to an overall maximum of $2,500 per trip for the cost of your commercial accommodation and meals (including the expenses of your dependants when accompanying you).

The total combined amount payable for all benefits covered under this Agreement shall not exceed $5,000,000.

Definitions

Dependent Children means the unmarried children (natural or legally adopted) or stepchildren of the insured student who qualify as a dependant under the Canadian Income Tax Act and also are:

i) under 22 years of age; or

ii) under 26 years of age if attending full-time at an accredited Canadian institute of learning; or

iii) mentally or physically disabled with valid coverage under a Canadian provincial or territorial government health care plan.

Emergency means an unexpected occurrence (illness or injury) requiring immediate medical care. This includes medical treatment (non-elective) for immediate relief of severe pain, suffering or disease which cannot be delayed until the member or insured dependant is medically able to return to his province or territory of residence.

Hospital means an establishment duly licensed as such and is operated for the care and treatment of inpatients (excluding palliative care, rehabilitation, addiction treatment, convalescent care, rest or nursing home or health spa).
**Immediate Family Member** means a *spouse*, parent, child (including all natural or adopted), sibling, step-parent, step-child, grandparent or grandchild of you or your *spouse*.

**Medical Treatment** means the medically necessary advice, care, surgery (non-elective) or services provided for disease, illness, bodily injury, or acute psychosis that occurs during your trip. The treatment must be provided by, a licensed *physician*, dentist, *paramedical practitioner* and/or hospital and cannot reasonably be delayed until you return to your province or territory of residence without endangering your health. It does not include check-ups, regular treatment of a chronic condition, or cases where there are no specific symptoms.

**Paramedical Practitioner** means a physiotherapist, chiropractor, chiropodist, podiatrist or osteopath licensed to practice within the scope of such license at the location where the *medical treatment* is provided.

**Physician** means a person (not related to you by blood or marriage) who is licensed to prescribe drugs and administer *medical treatment* (within the scope of such license) at the location where the *medical treatment* is provided (excluding a naturopath, a herbalist or a homeopath).

**Reasonable and Customary Charges** means those charges in an amount consistently made by other vendors/providers for a given service in the same geographic area.

**Spouse** means the person who is legally married or in a legal civil union with you; or the person who is now and has been living with you in a conjugal relationship for a period of at least 1 year and who is publicly represented as your spouse or your domestic partner in the community in which you reside. For the purpose of this coverage you may have only one *spouse*.

**You and your** refers to those eligible person(s) for whom the agreement holder is submitting subscriptions. This may include the covered member, the covered member’s *spouse* and their *dependent children* who are eligible and are covered under this Agreement.

**Conditions and Limitations**

1. All dollar amounts are stated in Canadian funds.
2. No agent or other person has authority to accept or make representations of information or alter, modify or waive any of the provisions of this coverage.
3. You must contact Canassistance before seeking emergency medical treatment. Failure to call can result in a reduction to the amount reimbursed or no reimbursement for the expenses you have already incurred.
4. You must submit claims to our Administrator, Manitoba Blue Cross, at PO Box 1046, Winnipeg, MB, R3C 2X7, within 90 days from date of occurrence. For your claim to be valid, you must provide all of the documents we require to support your claim, including proof of your departure date from Canada or the province/territory where you are currently attending school if this is other than your normal province/territory of residence.
5. We may void your coverage in the case of fraud or attempted fraud by you or if you conceal or misrepresent any circumstance or fact that is material.
6. You must repay to us amounts paid or authorized for payment on your behalf, if we determine the amount is not payable under this coverage.
7. We may require a physician(s) of our choice to physically examine you as often as reasonably needed while a claim is pending. We may also require an autopsy in the case of death, where law does not forbid it.
8. If you incur expenses covered under this plan because of a third party, we may take legal action against that party at our expense. We have full rights of subrogation and you agree to allow us to fully assert our right to subrogation and to cooperate fully with us by delivering such documents. You agree to do nothing that would prejudice our rights to recover funds from any source.
9. None of Blue Cross, Manitoba Blue Cross or Canassistance are responsible for the availability, quality or outcome of any medical treatment, medical transportation, or your failure to obtain medical treatment.
10. All benefits payable under this plan are in excess of similar coverage benefits payable by another plan. If you are eligible for benefits (similar to those provided hereunder) from more than one carrier, the total benefits paid to you by all carriers cannot exceed your actual covered expenses.
11. If your employer’s extended health plan has a lifetime maximum coverage of more than $50,000, we will co-ordinate payment only in excess of $50,000 in accordance with the Canadian Life and Health Insurance Association’s coordinating coverage guidelines.
12. If a covered loss incurred is either directly, or indirectly, the result of an "Act of Terrorism", payment of such loss is subject to the following terms and conditions:
   i) Interruption of Trip benefits will be paid to a maximum of 100% of the sum insured. Losses will be directly reduced by the value of any alternate or replacement benefits or travel options given or offered by the airlines, tour or travel operators, cruise or travel suppliers, even if the alternative or replacement arrangements are declined by you and not used;
   ii) All other benefits insured under this Agreement will be paid at 100% of the sum insured;
   iii) If the total amount claimed under this Agreement in respect of the same incident, or series of incidents occurring within a 72 hour period exceeds $10,000,000, the amount payable will be prorated among all eligible claimants. The amount paid will not exceed $10,000,000 in the aggregate.

**Exclusions**

This Agreement does not cover losses or expenses related in whole or in part, directly or indirectly, to any of the following:

1. Medical treatment or services normally covered or reimbursable under your Government Health Insurance Plan or any other specific insurance you have.
2. Medical treatment or services received in your province or territory of residence, or in your home country if you are a foreign student studying in Canada.
3. Any trip booked, commenced or continued against the advice of your physician or after being diagnosed with a terminal illness.
4. The death or illness (or complications thereof) of you, if the death or illness occurred as a result of the outbreak of a communicable disease recognized as an epidemic or pandemic by the World Health Organization, or any expenses incurred due to a quarantine imposed by any governmental health organization due to an outbreak of a communicable disease, when the trip was booked after an advisory notice was issued by either the Canadian Government or the World Health Organization warning against travel to that location and you failed to follow that advisory.
5. Any medical condition that prior to departure, medical evidence suggests a reasonable expectation that medical treatment or hospitalization would be required while travelling.
6. Medical treatment, surgery, medication, services or supplies that are not required for the immediate relief of acute pain and suffering, or that you elect to have provided outside of your province or territory of residence when medical evidence indicates that you could return to your province or territory of residence to receive such medical treatment. The wait time to receive medical treatment has no bearing on the application of this exclusion.
7. Medical treatment or surgery during a trip when the trip is undertaken for the purpose of securing or with the intent of receiving medical or hospital services, whether or not such trip is taken on the advice or referral of a physician.
8. Cardiac catheterization, angioplasty, and/or cardiovascular surgery including any associated diagnostic test(s) or charges unless approved by Manitoba Blue Cross prior to being performed except in extreme circumstances where such surgery is performed immediately on an emergency basis.
9. Magnetic resonance imaging (MRI), computerized axial tomography (CAT) scans, sonograms or ultrasounds and biopsies, unless authorized in advance by Manitoba Blue Cross.
10. Hospitalization or services rendered in connection with general health examinations for "check-up" purposes, medical treatment or care of an ongoing condition, regular care of a chronic condition, home health care, investigative testing, rehabilitative care, non-compliance with any prescribed medical therapy or treatment or medical treatment of an acute illness or injury after the initial emergency has ended (as determined by the medical team of our claims administrator, Manitoba Blue Cross).
11. Medical treatment of a recurrence or complication of any medical condition following medical treatment during the trip where our claims administrator, Manitoba Blue Cross determined and recommended that you should return to your province or territory of residence and you chose not to do so.
12. Emergency air transportation unless approved and arranged in advance by our claims administrator, Manitoba Blue Cross and Canassistance.
13. Treatment not performed by or under the supervision of a physician, licensed dentist, or the appropriate paramedical practitioner.
14. Medical treatment or hospitalization of mother or child as a result of pregnancy, miscarriage, childbirth or complications of any of these conditions occurring in the nine (9) weeks before or after the expected delivery date, or at any time for a pregnancy deemed as high risk by a physician, or induced abortion.
15. War, invasion, act of a foreign enemy, declared or undeclared hostilities, civil war, rebellion, revolution or military power.
16. Travel to a country, region or city for which the Canadian government has issued a travel advisory.

17. Act of terrorism, or by any counter-terrorism measure of a government or any other entity, except for injuries sustained as a direct result from fire or explosion, or as otherwise provided for under Trip Cancellation or Trip Interruption.

18. Committing or attempting to commit an illegal or criminal act.

19. Intentional self-injury; suicide or attempted suicide; non-compliance with a prescribed treatment or medical therapy; misuse of medication.

20. Service in the armed forces of any country, whether on active duty or in a reserve capacity, police services or any other paramilitary organization.

21. Loss or damage to hearing devices, eyeglasses, sunglasses, contact lenses, or prosthetic teeth, limbs or devices and resulting prescription thereof.

22. The replacement of an existing prescription, whether by reason of loss unless otherwise specified elsewhere in this Agreement; renewal or due to inadequate supply; or the purchase of drugs and medications (including vitamins, meal replacements, and mineral supplements) which are commonly available without a prescription; or which are not legally registered and approved in Canada; or which are not required as a result of an emergency.

23. Upgrading charges for airline transportation unless approved in advance by our claims administrator, Manitoba Blue Cross and Canassistance.

24. Dental service related to crowns and root canals or the repair or replacement of dentures (full or partial) lost or damaged.

25. Medical treatment, service or supply related to locating organ donors for transplants, or any treatment, service or supply regarding the use of artificial organs.

26. Participation in professional sports; any motorized speed contest; bungee catapulting, stunt jumping, reverse jumping, launching; parapenting, ice climbing and/or a flight accident except as a passenger in a commercially licensed aircraft.

27. SCUBA diving unless the covered person holds a basic SCUBA designation from a certified school or other licensing body, or you are accompanied by a dive master or are diving in water not deeper than 10 metres.

28. Hang gliding, or parachuting unless in tandem with a licensed or certified instructor.

Privacy

We, Blue Cross and ASEQ (collectively "we" in this privacy section) respect your privacy and are committed to protecting it. However, by participating in this plan you have provided us with your consent to the collection, use and disclosure of your personal information, for the purposes of communicating with you, administering the terms of this Agreement, managing the business of Blue Cross; evaluating claims; detecting and preventing fraud; analyzing business results; and acting as required or authorized by law. To protect the confidentiality of the information you provide we will establish a file secured in the offices of Blue Cross, our claims administrator, Manitoba Blue Cross and Canassistance. We will restrict access to this file to those responsible for the administration of this plan and the processing and investigation of claims or to any other person you authorize, or as required or authorized by law.

Collecting and Using Your Information

We will only collect and keep that necessary information we need to process and assess your claims. Limited personal information may be collected from and/or released to a third party. These parties include Canassistance, health care professionals and institutions, health and life insurers, government and regulatory authorities, and other third parties when required to administer the benefits outlined in this Agreement. Most information we collect will come directly or indirectly from you, your family, your employer and friends, references you provide to us, our representatives, hospitals, physicians, other health care providers, the government and its agencies (including provincial government health insurance plans), other insurance companies, travel suppliers, law enforcement agencies and private investigators.

We use this information only to evaluate and manage your health care, administer claims and negotiate payment on your behalf. We do not share this information with others, except that Manitoba Blue Cross, our Administrator, and Canassistance is provided with your information, as are those who are necessary to the services we provide and the investigation of claims under this plan, including other insurance companies/carriers, the government and its agencies (including provincial government health insurance plans) and other health care providers.
Access to Your Information

You have a right to request to access or correct your personal information we have on file. To do so, you may contact the Privacy Officer at: www.mb.bluecross.ca

You may revoke consent at any time, however, if consent is withheld or revoked, the coverage may be denied or rescinded.