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How to Submit a MEDOCD® Travel Claim

Every year active and retired NSTU members travel within and outside of Canada. Depending on the time of year, this travel may be for visiting family and friends or escaping the Nova Scotia winter. Whatever your reasons for travel and wherever you may go, it is important to have travel insurance, particularly if your travels take you outside of Canada.

The NSTU Group Insurance Trustees make available to active and retired members an Out-of-Canada / Out-of-Province Medical Insurance program as well as a Trip Cancellation / Interruption program. These programs are voluntary and paid 100% by the member. As Trustees, we have provided articles on the benefits of having this type of coverage in the past, however, this article will provide some information on what to do in the event you have a claim while travelling.

We don't like to think about an emergency illness or accident while travelling, but they happen each year to members. If you or one of your insured eligible dependents have a medical emergency while travelling outside your province of residence, please read carefully below some information on how to get through the process as efficiently as possible which will help alleviate some of the stress associated with an emergency.

If you or an eligible family member have an unexpected illness or injury, it is extremely important to call or, if you cannot, have someone call for you the Medavie Blue Cross travel assistance provider at 1-800-563-4444 in Canada and USA or collect at 1-506-854-2222 elsewhere in the world. These numbers are on your ID card(s). Therefore, it is important that you bring this card with you when you travel and share the numbers with a family member or travel companion. You should also have access to your family's provincial health cards when you travel.

The travel assistance provider will ask a number of questions including some information that is on your ID card like your policy number. They will also provide a file or claim number before you finish the call with them. You should mark this number down as it will need to be provided each time you call. The travel assistance provider will also coordinate with any medical facility you are in or being transported to. They will also confirm coverage and approve medical testing and treatment.

If you choose not to call the travel assistance provider, eligible expenses will be reimbursed at 80%, except in extreme circumstances when you are unable to call.

For a trip cancellation or interruption claim, you must use the same contact numbers as indicated above for the medical coverage. Once you have contacted the assistance provider, you will be asked to provide additional information on the situation which may include proof of eligible expenses incurred and documented evidence that an eligible risk was the cause of the cancellation or interruption.

Preparation is the key to a smooth claims experience if you and/or an eligible family member have a medical emergency or have your trip cancelled or interrupted. Preparation should include the following:

- Have all travel documents accessible.
- Have your travel insurance ID card available and share its location with your family or travel companions.
- Always call the travel assistance provider in the event of a claim.
- Bring along your benefit booklet(s) for reference should you need them.

Although we cannot prepare you for all situations when you have a travel claim, we hope the above information will assist you in your preparation for travel and remind or inform members what they should do in the event of a medical emergency when travelling.

If you have any questions, please contact the Administrator, Johnson Inc. at (902) 453-9543 or 1-800-453-9543 (toll-free).

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