

Tips for travellers

To the retired AREF participant

1) Always make sure your medical condition is good and stable before you leave

Your travel insurance, regardless of the duration option you opted for, covers expenses incurred following an emergency situation resulting from an accident or unexpected illness that occurs during your trip. **Expenses related to a known or investigated medical condition prior to departure may not be eligible in the event of a problem.**

It is possible to receive confirmation of the stability of your medical condition prior to your departure by contacting **CanAssistance**, Beneva's travel insurance provider.

Here are examples of situations which should prompt you to contact **CanAssistance**:

- You changed your medication in the year leading up to your trip.
- You consulted your physician or other healthcare professional in the year leading up to your trip (Yes, even if your physician said you could travel!).
- You have symptoms that may reasonably suggest that you could have complications or require medical attention.
- You are waiting for the results of a medical test or official diagnosis.
- You have an operation and/or treatment scheduled, whether it is before or after your departure date.
- Your health status has changed.

AREF and Beneva strongly encourage you to contact **CanAssistance** before your trip to ensure that you leave with peace of mind and avoid any unpleasant surprises. If you are leaving for an extended period, confirming the stability of your health condition is even more important, since it is more likely to change during your trip.

When calling, always provide the most complete and accurate answers possible. In the event of a claim, validations will be made, and you risk being penalized by inaccurate or incomplete statements.

In most cases, **CanAssistance** will be able to confirm the eligibility of your condition and you will leave with peace of mind. In addition, the information gathered by **CanAssistance** may simplify the processing of your claim in the event of a health problem during your trip.

If your health is not considered stable, postponing your travel plans would save yourself some trouble. Often, a few extra months can help stabilize your medical condition. A one-time health problem does not mean that you cannot benefit from group travel insurance; **CanAssistance** focuses on the stability of your medical condition.

2) Telemedicine service in the United States (in English only)

Did you know that a **new service** has been added to your travel insurance coverage?

If telemedicine is appropriate to address a medical condition you have, you can schedule a virtual medical appointment by contacting **CanAssistance**. For the time being, this service is available when you travel to the United States and offered in English only. Telemedicine is a viable option if you are able to communicate easily in English and would like some tips to address your medical condition. Of course, you can always use **CanAssistance's** regular services.

3) Duration of trip limited to 30 days when a Canadian government travel advisory to avoid all non-essential travel is issued (level 3)

The restriction put in place by AREF in November 2020 remains in effect regardless of the travel insurance option you chose. If the Government of Canada issues a recommendation to avoid all non-essential travel prior to your departure to the area you plan to visit, your insurance coverage is still limited to 30 days. If, however, you are already at your destination when the notice is issued, you may continue your trip or make the necessary arrangements to return home within 14 days of the notice being issued in order to get a refund under your trip cancellation insurance coverage for the cancelled portion of your trip.

To contact CanAssistance

If you have any questions about the stability of your medical condition, the costs covered under your travel insurance, or if you need assistance during the trip or help filing a claim, contact **CanAssistance**.

Canada and United States: **1 800 363-9050**
Collect worldwide: **1 514 985-2281**

Questions about your travel insurance?

If you have any additional questions, please contact us at the number below. Our business hours are Monday to Thursday from 8:30 a.m. to 8:00 p.m., Friday from 8:30 a.m. to 5:00 p.m. .

Customer Relations | Group Insurance Beneva
Toll free: 1 888 235-0606