

Benefit *FastFacts*

Alberta Blue Cross Extended Health Care

TRAVEL INSURANCE



If you have Extended Health Care benefits with Strathcona County, you have Travel Insurance. If you have Family Extended Health, your eligible dependents are also covered. The maximum benefit payable for the Out-of-Province/Country Emergency Travel Plan increased on February 1, 2014 to **\$5,000,000** per person, per incident.

What is covered?

The purpose of Travel Insurance is to cover you for any **medical emergencies** that may occur on your trip. Its intent is not to provide coverage for treatments/consultations that could occur without any detriment after your trip. Please review the details in your [AB Blue Cross Benefit Booklet](#) on the Insider. You can also login to your [secure on-line Blue Cross account](#) to access your booklet.

Learn about [travel advisories](#).

Do I need to advise AB Blue Cross that I'm going on a trip?

Generally speaking – "no". However, if you or your eligible dependents have any **pre-existing conditions**, call **AB Blue Cross** before leaving to discuss what may or may not be covered regarding your condition. Call **1-800-661-6995** to discuss pre-existing conditions or ask other questions. **Pregnancy** counts as a pre-existing condition!

How long can I travel?

The plan covers a trip of **90 days or less**. If you are lucky enough to be going on a trip of more than 90 days, you will need to purchase an additional plan. There are many businesses, including AB Blue Cross, which sell personal travel insurance plans. You need to research on your own to determine which is the best plan for you in your situation.



What do I need to take with me?

At the very least, take **2 copies** of your AB Blue Cross card. When you unfold your card, you will find the contact numbers for the Travel Assistance Centre. It's not a bad idea to print the pages from your AB Blue Cross booklet regarding the travel plan.

And... if you have an iPhone, iPad, smartphone or tablet, download the AB Blue Cross app. You'll have it all without cutting down a tree!

What if I need to use my Travel Insurance?

If practical, **call the appropriate number from the back of your AB Blue Cross card** before seeking medical attention. In many cases, they will be able to make arrangements to have the bills sent directly to them; so you will not be out-of-pocket for the medical expenses. If it is not practical to call before seeking medical attention, then call **as soon as possible** after receiving medical attention. **Failure to notify the travel centre of the incident once practical, may result in the claim being denied at a later date.**

If it is not possible to arrange for direct billing and you pay out-of-pocket, be sure to get **detailed** (and translated if applicable) receipts. On your return, complete and submit an [Emergency Out of Province / Out of Country claim form](#). AB Blue Cross will submit the applicable portions to Alberta Health Care on your behalf.

Did You Know?

Your travel plan is not just for other countries... it also covers you in other Canadian provinces for expenses not covered by Alberta Health Care, such as ambulance... return of dependent children, personal belongings or pets... and in some cases, even meals and accommodations... just to name a few!. Read your coverage and be sure to take your card with you wherever you travel!

