

SUMMARY OF BENEFITS

Note: This is a summary only, claims will be adjudicated as per SSQ policy number 1T035

**Emergency Business Travel Medical Insurance
POLICY # 1T035
(for Travel Out of Province, Out of Canada)**

INDIVIDUAL LIMIT:	Maximum Limit of Indemnity \$1,000,000 any one Injury, Sickness or Disease as Per SSQ policy #1T035
CO-INSURANCE:	100%
DEDUCTIBLES	Nil
HOSPITAL CHARGES:	Room and board at the Hospital's standard ward rate, up to an including the semi-private accommodation; out-patient services, when medically required.
NURSE:	Services of a nurse ordered or prescribed by a physician subject to a maximum of \$10,000 per Accident, Sickness or Disease
DRUGS:	Prescription Drugs, sera and vaccines, subject to maximum of a 30 day supply. Must be obtained by a physician or legally qualified dentist
PHYSIOTHERAPIST:	\$1,000 per Accident, Sickness or Disease; Physician's prescription required
GROUND AMBULANCE:	When recommended by a Physician, subject to a maximum of \$1,000 per Accident, Sickness or Disease
SUPPLIES:	<ul style="list-style-type: none"> a) Blood plasma, whole blood or oxygen, including the administration thereof; b) diagnostic x-rays and laboratory examinations; c) artificial limbs, eyes, and prosthetic appliances, (\$2,000 per calendar year); d) rental or purchase of casts, cervical collars, crutches, trusses, splints and braces except dental braces or splints; e) rental of a wheelchair, an iron lung and other durable medical equipment for temporary therapeutic treatment, subject to a maximum of \$5,000 dollars per Accident, Sickness or Disease;
PHYSICIAN:	Expenses for medical care and treatment rendered or surgical procedure performed by a Physician.
ANAESTHETIST:	When recommended by a Physician.
PARAMEDICAL SUPPLIES:	Chiropractor, osteopath, podiatrist or chiropodist, massage therapist (on the recommendation of a physician), speech therapist, psychologist. Expenses for x-rays and laboratory tests ordered by chiropractor, osteopath, podiatrist or chiropodist limited to one x-ray per practitioner for each insured person per Accident, Sickness or Disease;

ACCIDENTAL DENTAL:	\$2,000 maximum, as the result of any one Accident. Payments as per the current Fee Guide published by the Dental Association in the province of residence.
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ADDITIONAL BENEFITS:

Medical Evacuation:	\$100,000 any one (1) Accident, Sickness or Disease
Repatriation:	\$15,000 (as a result of a loss of life)
Family Transportation and Accommodation:	\$5,000 any one (1) Accident, Sickness or Disease
Return of Vehicle:	\$500 any one (1) Accident, Sickness or Disease
Rental Expense:	\$200 any one (1) Accident, Sickness or Disease
Hotel Convalescence:	\$1,000 any one (1) Accident, Sickness or Disease

TRIP DURATION:

Overall Trip limitations per school division:

For Out of Province: Unlimited
 For Out of Country: Unlimited

Trip duration per person:

For Out of Province: 90 days
 For Out of Country: 90 days

EXCLUSIONS:

A. This policy does not cover loss (fatal or non-fatal) or expenses caused by or resulting from:

1. suicide or intentionally self-inflicted Injury;
2. war, whether declared or not;
3. perpetration of acts of terrorism or participation in a riot, insurrection or civil commotion;
4. active full-time, part-time or temporary service in the armed forces of any country;
5. pregnancy, childbirth, except complications thereof which will be treated as any other Sickness;
6. a Trip undertaken by the Insured Person for the purpose of obtaining medical treatment, assessment or consultation;
7. participation in any professional athletics; or
8. participation in acrobatic or stunt flying, mountaineering, hang gliding, scuba diving, any racing or speed contests.

B. This policy does not cover any of the following supplies or services or costs thereof:

1. expenses covered under any government hospital, medical, dental or health care insurance plan, whether payable or not, or expenses for which insurance is prohibited by law;
2. medical examinations for the use of a third (3rd) party, cosmetic surgery and dental services other than those required as a result of an Accident;
3. charges for experimental drugs not approved by Drugs Directorate, Health Protection Branch of Health and Welfare Canada, contraceptives of any type or form and patent medicines;
4. charges for any experimental medical treatments;
5. services for which no charge would ordinarily be made if there was no insurance coverage;
6. expenses incurred for necessary treatment or surgery which medically could be delayed until the Insured Person has returned to his province of Residence; or



7. medical expenses for treatment or surgery which the Insured Person elects to have rendered or performed outside his province of Residence, following an Emergency treatment or diagnosis of a medical condition which (on medical evidence) would not prevent the Insured Person from returning to his province of Residence prior to such treatment or surgery.
8. Expenses incurred in a location for which the Government of Canada issued a travel advisory to avoid all travel or non-essential travel. This exclusion does not apply to Insured Persons already present at the location in question at the time the Government of Canada issues the advisory, provided they comply with the advisory within 10 days of its issuance. After the 10-day period following the issuance of the advisory, expenses incurred by Insured Persons at the location referred to in the advisory will not be covered.

Emergency Medical Assistance

Emergency Medical Assistance is provided by AXA Assistance. With centres worldwide they will:

- help you locate the most appropriate medical facility for you
- confirm coverage with SSQ Insurance Company Inc. and assure the hospital that you are covered
- guarantee payment for hospitalization, if necessary
- arrange for admission to a hospital
- provide translation services
- contact your own doctor for recommendations, when required
- contact your family and employer, when required
- arrange for/co-ordinate emergency medical evacuation

How to submit a claim?

Minor expenses

For expenses associated with minor medical emergencies (less than \$250.00), keep your receipts and file your claims with:

**SSQ Insurance Company Inc.
#200, 1225 St. Charles Street
West
Longueuil, QC J4K 0B9**

OR EMAIL TO:

Claims.spgroup@ssq.ca

Major expenses

For major emergencies that require hospitalization or day surgery, AXA Assistance will coordinate services between the Provider and the Company to insure direct billing of your expenses.

In an emergency here is what to do

In the event of a medical emergency, you or someone acting on your behalf must call AXA Assistance immediately. Their operations are backed by a team of emergency care professionals – physicians and nurses who work closely with the doctor looking after you and, if necessary, your family or company doctor, to help ensure that you receive the medical care you need. Telephone the AXA Assistance Centre at the numbers listed below.

1 866 783 9473 (Toll free from U.S.A & Canada)

514 285 8195 (From outside U.S.A. and Canada call collect via operator)

An operator will ask you the following:

- your name, location and the details of your emergency
- your AXA Assistance Identification Number: **Manitoba School Boards Association**
- The group name of your policy: **Manitoba School Boards Association**
- Policy No. **1T035**

This Summary of Benefits provides only brief descriptions of the coverage available. Keep it in a safe place. The full details of the coverage are contained in the Policy including limitations, exclusions and termination provisions. If there are any conflicts between this document and the Policy, the Policy shall govern. Insurance is underwritten by SSQ Insurance Company Inc.