

Effective October 1, 2022:

Introducing travel top-up and expansive direct billing network for U.S. travels

As your group travel health benefits provider, it is our goal to ensure that you are well protected when out of province and that you can travel with complete peace of mind.

With this continued focus, we are introducing two changes to our travel coverage to further support you.

New travel top-up option

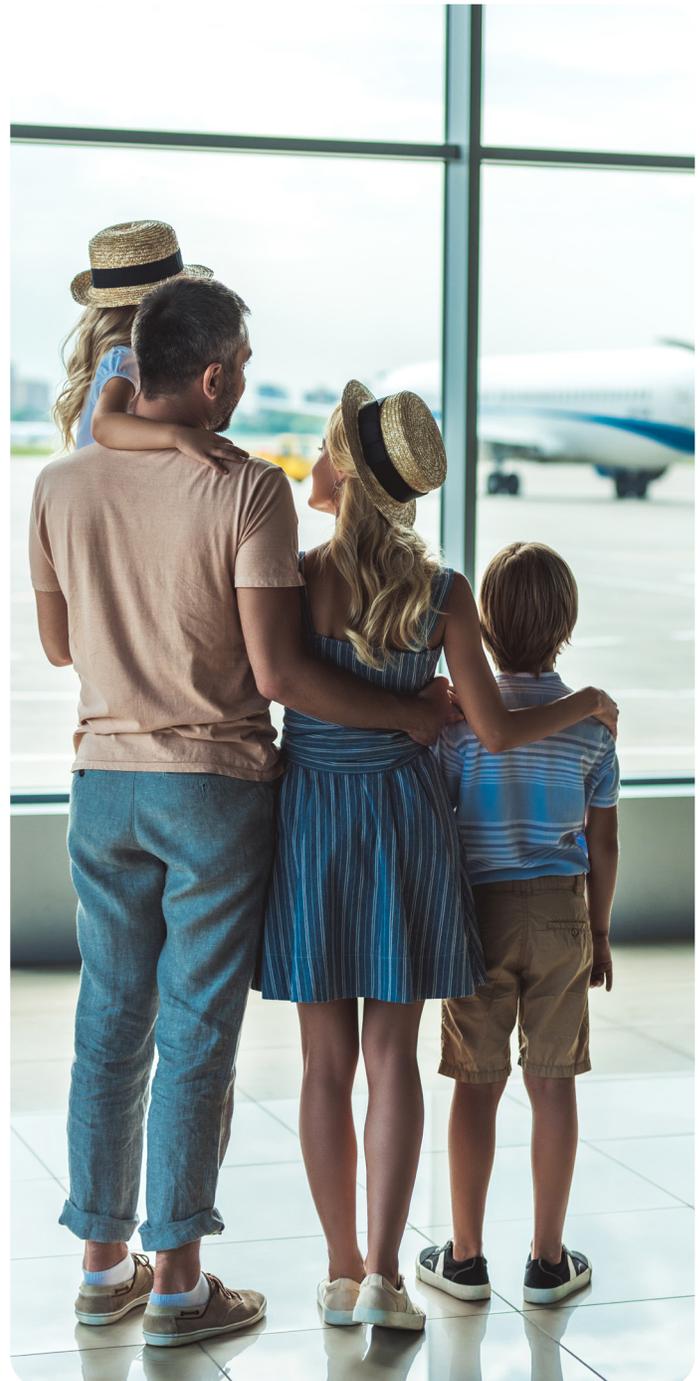
We know that the best laid plans can change, and we want to provide you with flexibility to extend your travel health coverage if the need arises.

Effective October 1, you may purchase travel top-up coverage to extend your travel health benefits beyond the trip limitation that is within your group travel policy.

To extend your trip's coverage, simply contact Manitoba Blue Cross during regular business hours at 204.775.0151 or toll free at 1.888.596.1032.

Please note:

- 1.** You must pay an additional premium to top up your travel coverage.
- 2.** You must top up your travel coverage before your current coverage period ends.
- 3.** You must still have active travel coverage to purchase top-up coverage.
- 4.** You can extend your coverage while on your trip, but your health must not have changed since your date of departure.



Expanded direct billing in the U.S.

We understand the hardship of paying out of pocket for medical expenses incurred out of country – costs which can be quite significant. We hope to ease this financial burden for members travelling in the U.S. by expanding our partnership with CanAssistance, our emergency travel assistance provider.

Effective October 1, members with Manitoba Blue Cross travel health coverage will be eligible for direct billing with the 95 per cent of physicians, hospitals and clinics across the U.S. who are a part of the CanAssistance network.

This means if you are eligible and the service is deemed to be covered, medical expenses will be processed immediately. You won't have to pay medical fees upfront and wait for reimbursement. You'll only have to submit and sign the claim form and pay for other fees incurred (e.g. prescription medication).

Also available as part of this partnership is the ability to confirm your eligibility and better understand any potential exclusions **before** you leave for your trip. This is exclusive to members with group travel coverage. It is a valuable benefit for those who may have had a recent change in health, for example, as it ensures greater peace of mind before leaving the province. To inquire about this benefit, contact CanAssistance at 1.866.601.2583 (toll free) or through the chat feature on their website at canassistance.com.

Here's how direct billing in the U.S. works:

- 1. Before seeking treatment**, you must contact CanAssistance at 1.866.601.2583 (toll free) or 204.775.2583 (collect – country code may be required). These numbers are also located on the back of your Manitoba Blue Cross ID Card.
- 2.** A CanAssistance representative will confirm that you are covered for emergency medical care.
- 3.** The representative will refer you to a medical facility that is as close as possible to your location, and they will email you an ID card to present upon arrival. They will also forward an authorization of service form to the facility. Either document will exempt you from having to pay upfront for your medical care or from having to make a deposit.
- 4.** Following your treatment, CanAssistance will review the specific details of your claim and, provided there are no exclusions in place specific to your treatment, payment will be made directly to the medical facility.

Travel claims transition

As part of our expanded partnership, CanAssistance will also begin processing travel claims on behalf of Manitoba Blue Cross (including international travel claims) effective October 1.

Following this date, **please submit all travel-related claims directly to CanAssistance** through the secure upload feature on their website at canassistance.com or by mail to:

**CanAssistance Travel Claims
PO BOX 3888, Station B
Montreal (QC) H3B 3L7**

CanAssistance travel forms for Manitoba Blue Cross members will be located on the Manitoba Blue Cross website on October 1.

Should you have any questions about your claim, please contact CanAssistance at 1.866.601.2583 (toll free).

For more information, please contact us at 204.775.0151 or toll free at 1.888.596.1032.

