

Out-of-Province/Canada Travel Update



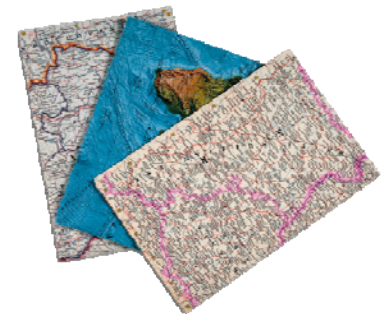
Proof of Departure

- Multi-trip plan (RTO/ERO) and single trip plans
- All insured participants must have their own proof
- Must prove when last in province of residence (not Canada)
- Examples – boarding pass, credit card receipt & statement, signed paramedical receipt



Base Plan - 62 vs. 75 Days

- 61% of snowbird trips are between 31 to 60 days*
- Supplemental travel rates for one block of 15 days:
Age 55-59 \$49; 60-64 \$73; 65-69 \$101; 70-74 \$133
- Will you be travelling longer than 62/75 days?



*Conference Board of Canada

Supplemental Travel Plan

- *No medical questionnaire* – guaranteed approval
- Rates are *not* based on medical history
- Are you and your spouse in different age bands?
 - Member younger – purchase couple coverage based on member's younger age
 - Spouse younger – purchase 2 single plans

Participation in the Supplemental Travel Plan is increasing!



Limitation of Benefits

- Following emergency treatment, Allianz will determine if you must return to Canada for continued treatment.
- If you choose not to return, Allianz will issue a limitation of benefits (LOB).
- No further payments will be made for continued treatment, recurrence or complications due to this condition.
- Coverage remains in effect for unrelated emergencies.



Additional Information

- Allianz's pre-trip planning assistance:
 - travel advisories, required inoculations, currencies, visa requirements
 - Allianz's emergency contact phone number(s) & how to call out of the country you are visiting (required country codes)
- In the event of a claim, call Allianz as soon as possible:
 - If Allianz is not contacted within 48 hours, limit of \$2,000
 - Allianz will advise where to go for treatment – quality of care, upfront payments



Stability Clause

- Any medical condition or surgery that you contemplated or reasonably foresaw the need to seek or receive treatment or surgery in the 90 days prior to the date of:
 - Departure
 - Initial booking (applicable to trip cancellation)*
 - Any payment (applicable to trip cancellation)*



Stability Clause

- Effective January 1, 2014 the Stability Clause has been expanded from cancer, heart or lung condition to any condition.
- Why was this changed ?
 - Members should travel when they are healthy.
 - Members with unstable serious health conditions other than cancer, heart or lung were able to travel. While someone that had cancer and was not stable did not have the same opportunity.
 - Claims affect the plan rates for everyone.

CASE NUMBER ONE

- Member spends Thursday night in the Emergency room at their local hospital. A very severe gallbladder attack is the diagnosis.
- Member and his spouse fly to Florida on Saturday. Tuesday night after much sun and fun he is experiencing severe pain and is rushed to the nearest hospital. He needs gallbladder surgery as he is not stable to return home.
- How much does this surgery and medical care cost?
 - ☐ \$25,000 - \$49,000
 - ☐ \$50,000 - \$74,000
 - ☐ \$75,000 - \$100,000
- The plan would have covered this incident in the past.



CASE NUMBER TWO

- You see your doctor due to the severe back pain you have been experiencing for the last week.
- Doctor prescribes some muscle relaxants and does not schedule any follow-up, expecting the prescription to solve the problem.
- The pain has not subsided, so your Doctor changes your prescription.
- The pain does not subside but you still go on your trip to Thailand. Once the plane lands you are in contact with Allianz as you need medical treatment . You are diagnosed with a herniated disk. Allianz needs to return you by Air Ambulance.
 - ☐ \$50,000 - \$74,000
 - ☐ \$74,000 - \$99,000
 - ☐ \$100,000 - \$150,000

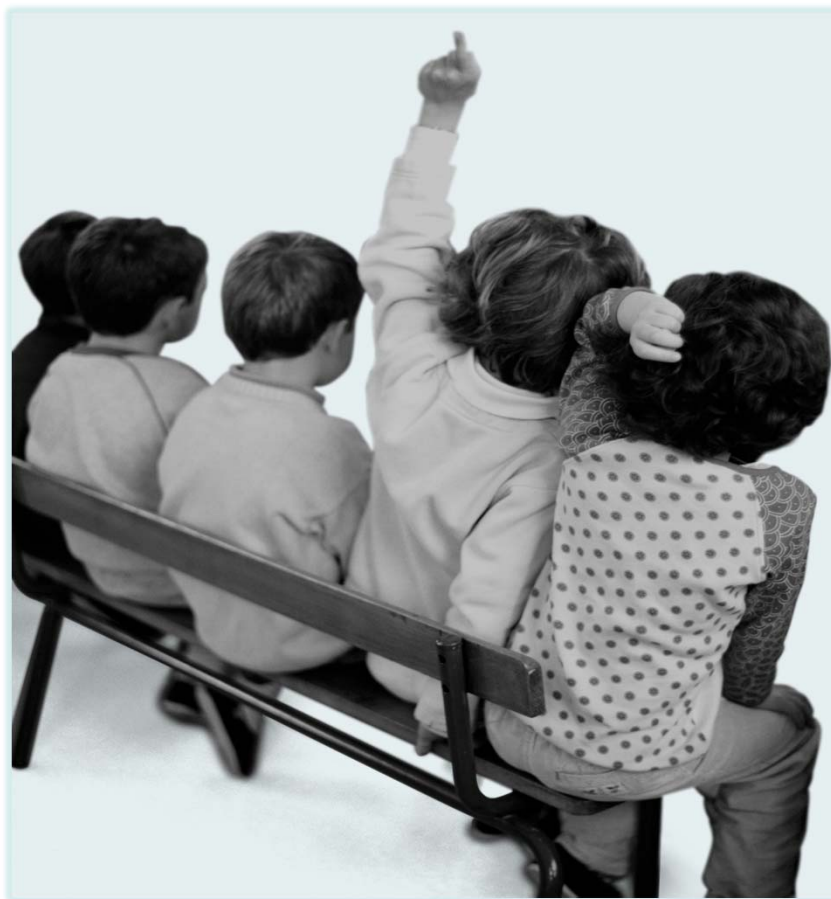


CASE NUMBER THREE

- Your Doctor has scheduled you for surgery sometime in August. Doctor's office will call when the date is confirmed.
 - You want to get away for July and you book a golf trip to South Carolina.
 - Doctor's office calls and says the surgery has been moved up to July. So now you need to cancel your non-refundable trip.
 - You call Allianz and open a Trip Cancellation claim for \$3,400.
 - ❑ Allianz pays the \$3,400 claim.
- ❖ These types of claims will no longer be paid.



Questions?



Thank you!

