

# Learn why members should pack Pacific Blue Cross travel insurance



## Do you have enough coverage?

Most group health plans provide some protection against medical emergencies while travelling for business or pleasure. However, these plans usually provide only a limited amount of protection from expenses that arise out of a medical emergency.

Pacific Blue Cross offers additional travel coverage you can purchase to provide you added peace of mind. And if you already have a group health plan with Pacific Blue Cross, you're eligible for a discount on your purchase.

## Comparing coverage

Both plans cover ambulance, physician, in-hospital nursing, testing and drugs in a medical emergency although there are differences in the amount of coverage provided by each. In most cases, Pacific Blue Cross travel plans offer more protection than out-of-country coverage through your group health plan.

Unexpected medical costs incurred outside of Canada can be very expensive. When you are covered by a Pacific Blue Cross travel plan and a group health plan from

Pacific Blue Cross, your Pacific Blue Cross travel plan will pay first. This protects your group plan's lifetime maximum.

## I have coverage under my spouses plan too

If you have additional coverage through a benefits plan outside Pacific Blue Cross, we will coordinate cost-sharing of claims with that plan and provider. This will impact your plan as outlined in your spouse's policy. However, there will be no impact to your existing Pacific Blue Cross extended health coverage.

## Are you a member? Save an additional 10%.

If you have group benefits or an individual insurance plan with Pacific Blue Cross, you are a member. Along with a 10% discount on our travel plans, members save on health-related products and services, education and tools to better meet their individual health goals. When purchasing a travel plan, simply quote your Pacific Blue Cross policy number and ID number to save.

We've put together this comparison to help you understand the general differences in coverage. To purchase a Pacific Blue Cross Travel Plan, visit [pac.bluecross.ca](http://pac.bluecross.ca) or call us at 1 800 USE-BLUE (1 800 873-2583).



**Pacific Blue Cross  
Travel Plans**

**Pacific Blue Cross Group Health Plan  
Out-of-Country Coverage**

**Basic**

**Deluxe**

**COVERAGE OVERVIEW**

Lifetime maximum	\$10 million	Limits vary	
Trip duration	Maximum 182 days	Most plans have a 60 day trip duration maximum	
Pre-existing conditions <sup>1</sup>	Conditions apply	Most plans cover pre-existing conditions; pre-existing conditions are excluded for some retirees	

**EXPENSES RELATED TO ILLNESS OR INJURY**

Hospitalization	Unlimited	Up to 90 days	
Incidental expenses	\$100 per hospitalization	Not covered	
Emergency dental	Up to \$500 for dental emergencies; \$2,000 for dental accidents	Dental accident only or dental emergencies; payment in accordance with Pacific Blue Cross Dental Fee Schedule	
Meals/accommodations when travel home delayed due to illness or injury	\$300 per person/day (maximum \$3,000 per person )	Not covered	\$100 per family/day for up to 7 days

**RETURNING HOME FOR MEDICAL TREATMENT<sup>2</sup>**

Transportation home of covered family members	Covered, including escort for child if required; conditions apply	Not covered	Covered; <sup>3</sup> conditions apply
Return of vehicle	\$5,000	Not covered	\$500
Return of baggage	\$300	Not covered	
Return of a pet	\$500	Not covered	
Return of a deceased	\$10,000	Not covered	\$5,000; \$1,500 if cremated

**VISITING THE HOSPITALIZED MEMBER<sup>4</sup>**

Round trip economy airfare	Covered	Not covered	Covered*
Meals and accommodation	\$300/day to \$1,200	Not covered	\$100/day for up to 7 days
Travel insurance for the visiting member	Provided at no cost	Not provided	

**OPTIONAL BENEFITS**

Trip cancellation/interruption	Optional	Not covered	
Emergency return benefit	Optional — covers the cost to return home for an emergency and then back to the vacation destination	Not covered	
Air flight accident	Optional — up to \$300,000	Not covered	
Lost, stolen or damaged baggage	Optional — \$500, \$1,000, \$1,500 or \$2,000 coverage	Not covered	

The information provided here summarizes coverage under Pacific Blue Cross Travel Plans and standard group Extended Health Care Plans. Amounts shown are maximum amounts payable. Check plan documents for complete terms and conditions, limits and exclusions.

<sup>1</sup>Pregnancy/childbirth expenses within two months of due date are excluded on all plans.

<sup>2</sup>At our option and expense, and when it is safe to do so, we may bring an injured or ill member home for treatment. In those cases, there may be related expenses incurred by the covered member or family.

<sup>3</sup>Combined limit of \$5,000 per medical emergency

<sup>4</sup>If a covered member traveling alone is hospitalized for more than seven days, the plan covers expenses for a family member to visit when recommended by the attending physician and approved by us.

