



**STELCO INC.**

Classification: Lake Erie – Pickle Lines Bargaining –  
Active Employees

Billing Division: 5026

Revised Effective Date: April 1, 2025

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## SUMMARY OF BENEFITS

Your plan is intended to supplement your provincial health insurance plan. The benefits shown below will be eligible, if they are reasonable and customary, and are medically necessary for the treatment of an illness or injury. **A pre-authorization should be submitted for Medical Items and Services.**

| <b>Deductible:</b> Nil per covered person, per calendar year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <b>Maximum:</b> Unlimited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
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| <b>Co-pay: 0%</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <p><b>Prescription Drugs -</b><br/>Pay Direct Drug Card (not applicable to Separated Families)</p> <p>Deferred Drug Plan (for Separated Families)</p> <ul style="list-style-type: none"> <li>• Fertility</li> <li>• Smoking Cessation Products</li> </ul> <p><b>Hospital Accommodation</b></p> <ul style="list-style-type: none"> <li>• Public general hospital - semi-private room</li> <li>• Convalescent hospital - semi-private room</li> <li>• Public chronic hospital - semi-private room</li> </ul> <p><b>Audio/Hearing Aids</b></p> <p><b>Medical Items and Services</b></p> <ul style="list-style-type: none"> <li>• Footwear <ul style="list-style-type: none"> <li>▪ custom made boots or shoes and custom made foot orthotics</li> </ul> </li> <li>• Bra (mastectomy)</li> <li>• Blood Glucose Meter</li> <li>• Wigs</li> <li>• Transcutaneous nerve stimulator</li> <li>• Breast prosthesis (full or partial)</li> </ul> <p><b>Professional Services</b></p> <ul style="list-style-type: none"> <li>• Chiropractor</li> <li>• Chiropodist or Podiatrist</li> <li>• Registered Massage Therapist (Physician (M.D.) or nurse practitioner recommendation required)</li> <li>• Naturopath</li> <li>• Osteopath</li> <li>• Speech Therapist (Physician (M.D.) or nurse practitioner recommendation required)</li> <li>• Acupuncturist (Physician (M.D.) or nurse practitioner recommendation required)</li> <li>• Christian Science Practitioner</li> </ul> | <p>\$2,000 per lifetime<br/>\$500 per calendar year</p> <p>Reasonable &amp; customary charges</p> <p>\$20 per day to a maximum of 180 days per disability (medical event)</p> <p>Reasonable &amp; customary charges</p> <p>\$300 every 5 years based on date of first paid claim</p> <p>\$250 combined maximum per calendar year</p> <p>2 per calendar year</p> <p>1 per lifetime</p> <p>\$200 per lifetime (Chemotherapy/Radiation)</p> <p>\$500 every 5 years based on date of first paid claim</p> <p>1 of each kind every 3 years based on date of first paid claim</p> <p>\$500 per practitioner per calendar year</p> |

## SUMMARY OF BENEFITS

## HEALTH BENEFITS

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| <ul style="list-style-type: none"> <li>Physiotherapist (Physician (M.D.) or nurse practitioner recommendation required)</li> <li>Psychologist, Master of Social Work, Social Worker, Clinical Counsellor, Psychotherapist, Psychoanalyst, Behaviour Analyst/Therapist</li> </ul> <p><b>Vision</b></p> <ul style="list-style-type: none"> <li>prescription eye glasses or contact lenses, or medically necessary contact lenses, laser eye surgery or eye examinations</li> </ul> <p><b>Private Duty Nursing in the Home</b></p> <p><b>Emergency Transportation</b></p> <p><b>Travel Benefit Plan</b></p> <p><b>Active plan members under age 70 and their eligible dependents</b></p> <ul style="list-style-type: none"> <li>Maximum Number of Days per Trip</li> <li>Emergency Services</li> <li>Referral Services</li> </ul> <p><b>Active plan members between the ages of 70 to 79 and their eligible dependents</b></p> <ul style="list-style-type: none"> <li>Maximum Number of Days per Trip</li> <li>Emergency Services</li> <li>Referral Services</li> </ul> <p><b>Active plan members age 80 and over and their eligible dependents</b></p> <ul style="list-style-type: none"> <li>Maximum Number of Days per Trip</li> <li>Emergency Services</li> <li>Referral Services</li> </ul> <p><b>Other Medical Items and Services</b></p> | <p>Reasonable &amp; customary charges</p> <p>\$1,000 per calendar year for all practitioners combined</p> <p>\$500 once every 24 months plus \$75 once every 24 months for eye exams</p> <p>Services of a Registered Nurse (R.N.) or Registered Practical Nurse/Licensed Practical Nurse (R.P.N./L.P.N.) in the home on a visit or shift basis, a minimum of 4 hours per shift up to a maximum of \$10,000 every 2 calendar years, rolling every 1 year.</p> <p>Professional land or air ambulance to the nearest hospital equipped to provide the required treatment, or when medically required as the result of an injury, illness or acute physical disability, up to a maximum of \$100 per trip. <b>Patient transfers from one hospital to another are not eligible.</b></p> <p>90 days</p> <p>\$5,000,000 per covered person per lifetime</p> <p>\$50,000 per covered person per calendar year</p> <p>60 days</p> <p>\$1,000,000 per covered person per lifetime</p> <p>\$50,000 per covered person per calendar year</p> <p>30 days</p> <p>\$1,000,000 per covered person per lifetime</p> <p>\$50,000 per covered person per calendar year</p> <p>Contact <b>GreenShield</b> 1-888-525-7587 or <a href="http://greenshield.ca">greenshield.ca</a></p> |
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## SUMMARY OF BENEFITS

## DENTAL BENEFIT

|                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
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| <b>Dental Benefit</b>                                                                                                                                                                                  | Nil deductible per calendar year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b><i>(Applicable to Separated Families only)</i></b> Dental Benefits are made payable to you. You cannot authorize payment to be made to a dentist who has rendered services, treatments or supplies. |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Fee Guide:</b>                                                                                                                                                                                      | <p>The current minus 2 years Provincial Dental Association Fee Guide for General or Specialist Practitioners in the province where services are rendered</p> <p>Treatment rendered by a Specialist will be reimbursed up to 20% in excess of the fee guide for General Practitioners shown above.</p> <p>For independent Dental Hygienists, the current minus 2 years Provincial Dental Hygienists' Association Fee Guide in the province where services are rendered</p>                                                                                                                                                                                             |
| <b>Basic &amp; Comprehensive Basic Services</b> <ul style="list-style-type: none"> <li>All Services</li> </ul>                                                                                         | <p>Maximum – Unlimited</p> <p>Co-pay – 0%</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Major Services</b> <ul style="list-style-type: none"> <li>Crowns, Bridges and Dentures</li> </ul>                                                                                                   | <p>Maximum – Unlimited</p> <p>Co-pay – 20%</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Orthodontic Services</b><br><i>(Applicable to dependent children aged 25 and under only)</i>                                                                                                        | <p>Co-pay - 0%</p> <p>\$3,500 per covered person per lifetime, up to a maximum of \$8,000 per family per lifetime</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Predetermination</b>                                                                                                                                                                                | <p>Before your treatment begins:</p> <ul style="list-style-type: none"> <li>for all proposed treatment for crowns, onlays and bridges, an estimate completed by your dental practitioner, <b>must</b> be submitted for assessment. Our assessment of the proposed treatment, may result in a lesser benefit being payable or may result in benefits being denied. Failure to submit an estimate prior to beginning your treatment will result in the delay of the assessment.</li> <li>if the total cost of any other proposed treatment is expected to exceed \$500, it is recommended that you submit an estimate completed by your dental practitioner.</li> </ul> |

## DEFINITIONS

### **Dependent** means

- a) your spouse, if you are legally married or if not legally married, you have lived in a common-law relationship
- b) your former spouse, if you are legally separated, divorced, or ex-common-law spouse when proof of court order documents are provided;
- c) your unmarried child under age 21;
- d) your unmarried child under age 25, if enrolled and in full-time attendance at an accredited college, university or educational institute.

Your child must reside with you in a parent-child relationship and not be regularly employed.

Children who are in full-time attendance at an accredited school do not have to reside with you or attend school in your province. If the school is in another province or country, you must apply to your provincial health insurance plan for an extension of coverage to ensure your child continues to be covered under a provincial health insurance plan.

### **Mandatory generic drug substitution**

Based on specific provincial health insurance plan regulations, where a generic equivalent drug exists, reimbursement will only be made up to the cost of the lowest priced equivalent drug.

## ELIGIBILITY

Your coverage under this division will terminate when you retire. You **must be a resident of Canada** in order to be eligible.

If you or one of your dependents, other than a newborn child, are confined in hospital on the date the coverage would otherwise take effect, coverage, under the plan, will not take effect for that person until the date of discharge from the hospital.

### **Clerical Errors**

Clerical errors made by the Plan Sponsor or by us in keeping any records, or delays in compiling such records, will not invalidate any coverage otherwise validly in force, nor will it continue coverage that is otherwise validly terminated.

**Please contact your Human resources Department for information on the following:**

- Eligibility and termination
- Status and address changes
- Dependent eligibility



## TRAVEL BENEFIT PLAN

**Important:** This Travel benefit includes requirements, limitations, and exclusions that can affect eligibility and/or reimbursement of incurred expenses. You must be accurate and complete in your dealings with GreenShield at all times. Please take the time to read through this benefit before you travel to ensure you are aware of the terms and conditions, making note of the following:

- With the exception of the “**Referral Services**”, this Travel benefit is an **emergency** medical benefit only and provides coverage while you are temporarily outside of your regular province/territory of residence for vacation, education, or business reasons. It does not cover any non-emergency, elective, cosmetic, or experimental treatment, surgery, procedure, or any other service a covered person chooses to have performed outside of their home province/territory – whether pre-planned or not.
- GreenShield reserves the right to review your medical information at the time of claim. Any invasive or investigative procedures must be pre-approved by GreenShield Travel Assistance. If the covered person is the patient and it is medically impossible for the covered person to call prior to obtaining emergency treatment, it is extremely important to have someone call GreenShield Travel Assistance on the covered person’s behalf within 48 hours. If GreenShield Travel Assistance is not notified within the first 48 hours, reimbursement of incurred expenses may be limited to **the lesser of** the amount of only those expenses incurred within the first 48 hours of any and each treatment/incident **or** the plan maximum. This means the covered person will be responsible for all expenses thereafter.

**Emergency** means a sudden and unforeseen Medical Condition that requires Treatment. An emergency no longer exists when the evidence reviewed by GreenShield Travel Assistance indicates that no further Treatment is required at your destination, or you are able to return to your province/territory of residence for further Treatment. If GreenShield Travel Assistance determines that you transfer to another facility or return to your home province/territory of residence, and you choose not to, the benefits will not be paid for further medical treatment and coverage will be limited for unrelated events.

Emergency excludes Treatment of a **Pre-existing Condition** that was not completely **Stable** for the 90-day period immediately preceding the covered person’s departure.

**Pre-existing Condition** means any Medical Condition that exists prior to the date of the covered person’s departure.

**Medical Condition** means any disease, illness or injury (including symptoms of undiagnosed conditions).

A Medical Condition is considered **Stable** when all of the following statements are true during the 90-day period immediately preceding the date of the covered person’s departure.

- a) There has not been any new Treatment prescribed or recommended, or change(s) to existing Treatment (including stoppage in Treatment), and
- b) The Medical Condition has not become worse, and
- c) There has not been any new, more frequent, or more severe symptoms, and
- d) There has been no hospitalization or referral to a specialist, and
- e) There have not been any tests, investigation or Treatment recommended, but not yet complete, nor any outstanding test results, and
- f) There is no planned or pending treatment, and
- g) There has not been any change to an existing prescribed drug (including an increase, decrease, or stoppage to prescribed dosage), or any recommendation or starting of a new prescription drug. The following are not considered changes to existing prescribed drug Treatment.

- i. Routine dosage adjustments of Coumadin, Warfarin, or insulin, as long as these medications have not been newly prescribed or stopped;
- ii. A change from a brand name to a generic equivalent product as long as the dosage is the same – including a transition from a biologic to a biosimilar product;
- iii. A decrease in the dosage of a medication due to the improvement of a condition

**All of the above conditions must be met during the 90-day period prior to the covered person's departure in order for a Medical Condition to be considered Stable.**

**Travelling Companion** means any person who has prepaid accommodation and/or transportation with the Covered Person for the same covered trip.

**Treat, Treated, Treatment** means a procedure prescribed, performed, or recommended by a Physician for a Medical Condition. This includes but is not limited to prescribed medication, investigative testing, and surgery.

- To qualify for benefits, the claimants must be covered by their respective provincial/territorial government health plan or equivalent at the time the expenses are incurred; otherwise, there is no coverage under this benefit.
- Eligible travel benefits will be considered based on the reasonable and customary charges in the area where they were received, less the amount payable by your provincial/territorial health insurance plan, if your province provides such coverage.
- All dollar maximums and limitations are stated in Canadian currency. Reimbursement will be made in Canadian funds or U.S. funds for both providers and plan members, based on the country of the payee. For payments that require currency conversion, the rate of exchange used will be the rate in effect on the date of service of the claim.
- Eligible benefits are limited to the maximum days per trip shown in the Summary of Benefits commencing with the date of departure from your province/territory of residence. If you are hospitalized on the last day shown in the Summary of Benefits, your benefits will be extended until the date of discharge.

Eligible travel expenses include the following:

**1. Hospital services and accommodation**

- up to a standard ward rate in a public general hospital;
- up to \$350 for out-of-pocket expenses such as telephone, television rental, and parking;

**2. Medical/surgical services** rendered by a legally qualified physician or surgeon to relieve the symptoms of, or to cure an unforeseen illness or injury;

**3. Emergency Transportation**

- **Land ambulance** to the nearest qualified medical facility
- **Air ambulance** - the cost of air evacuation (including a medical attendant when necessary) between hospitals and for hospital admission into Canada when approved in advance by your provincial/territorial health insurance plan or to the nearest qualified medical facility



4. **Referral services** – Reasonable and customary hospital, medical, surgical, and transportation expenses in excess of those expenses covered by your provincial/territorial health insurance plan for you and an approved escort;
  - **Prior to the commencement of any referral treatment, written pre-authorization** from your provincial/territorial health insurance plan and GreenShield **must be obtained**. Your provincial/territorial health insurance plan may cover this referral benefit entirely. You must provide GreenShield with a letter from your attending physician stating the reason for the referral, and a letter from your provincial/territorial health insurance plan outlining their liability. **Failure to obtain pre-authorization will result in non-payment**
5. **Services of a registered private nurse** up to a maximum of \$10,000 per calendar year, at the reasonable and customary rate charged by a qualified nurse registered and licensed in the jurisdiction in which treatment is provided. You must contact GreenShield Travel Assistance for pre-approval;
6. **Diagnostic laboratory tests and X-rays** when prescribed by the attending physician. Except in emergency situations, GreenShield Travel Assistance must pre-approve these services (i.e. cardiac catheterization or angiogram, angioplasty and bypass surgery);
7. **Reimbursement of prescriptions** for drugs, serums and injectables which require a prescription by law and are prescribed by a legally qualified medical practitioner (vitamins, patent and proprietary drugs are excluded). Submit to GreenShield Travel Assistance the original paid receipt from the pharmacist, physician or hospital outside your province/territory of residence showing the name of the prescribing physician, prescription number, name of preparation, date, quantity and total cost;
8. **Medical appliances** including casts, crutches, canes, slings, splints and/or the temporary rental of a wheelchair when deemed medically necessary and required due to an accident which occurs, and when the devices are obtained outside your province/territory of residence;
9. **Treatment by a dentist** only when required on an emergency basis for:
  - Services and treatment of a direct accidental blow to the mouth up to a maximum of \$2,500. Treatments (prior to and after return) must be provided within 90 days of the accident. Details of the accident must be provided to GreenShield Travel Assistance along with dental X-rays;
  - Treatment to relieve dental pain up to a maximum of \$500 per trip;
10. **Coming Home** - when your emergency illness or injury is such that:
  - GreenShield Travel Assistance specifies in writing that you should immediately return to your province/territory of residence for immediate medical attention, reimbursement will be made for the extra cost incurred for the purchase of a one way economy airfare, plus the additional economy airfare if required to accommodate a stretcher, to return you and a Travelling Companion by the most direct route to the major air terminal nearest the departure point in your province/territory of residence

This benefit assumes that you are not holding a valid open-return air ticket. Charges for upgrading, departure taxes, or cancellation penalties are not included;

- GreenShield Travel Assistance or commercial airline stipulates in writing that you must be accompanied by a qualified medical attendant, reimbursement will be made for the cost incurred for one round trip economy airfare and the reasonable and customary fee charged by a medical attendant who is not your relative by birth, adoption or marriage and is registered in the jurisdiction in which treatment is provided, plus overnight hotel and meal expenses if required by the attendant
11. **Cost of returning your personal use motor vehicle** to your residence or nearest appropriate vehicle rental agency when you are unable to due to sickness, physical injury or death, up to a maximum of \$10,000 per trip. GreenShield Travel Assistance requires original receipts for costs incurred, i.e. gasoline, accommodation and airfares;
  12. **Meals and accommodation** up to a maximum of \$250 per day to a maximum of \$5,000 per family per trip will be reimbursed for the extra costs of commercial hotel accommodation and meals incurred by you or a covered dependent when the trip is delayed or interrupted due to an illness, accidental injury to or death of a Travelling Companion and the covered person remains until they or their Travelling Companion is fit to travel. This must be verified in writing by the attending legally qualified physician or surgeon and supported with original receipts from commercial organization;
  13. **Transportation to the bedside** including round trip economy airfare by the most direct route from your province/territory of residence, for any one spouse, parent, child, brother or sister, and up to \$150 per day for a maximum of 5 days for meals and accommodation at a commercial establishment will be paid for that family member to:
    - be with you or your covered dependent when confined in hospital. This benefit requires that the covered person must eventually be an inpatient for at least 7 days outside your province/territory of residence, plus the written verification of the attending physician that the situation was serious enough to have required the visit
    - identify a deceased prior to release of the body
  14. **Return airfare** if the personal use motor vehicle of you or your covered dependent is stolen or rendered inoperable due to an accident, reimbursement will be made for the cost of a one-way economy airfare to return you and your covered dependents travelling with you, or a Travelling Companion by the most direct route to the major airport nearest your departure point in your province/territory of residence. An official report of the loss or accident is required;
  15. **Return of deceased** up to a maximum of \$15,000 toward the cost of preparation and transportation in an appropriate container of yourself or your covered dependent when death is caused by illness or accident. The body will be returned to the major airport nearest the point of departure in your province/territory of residence. In the case of cremation and/or burial at the place of death, this benefit is limited to \$5,000. The benefit excludes the cost of a burial coffin, urn, or any funeral-related expenses, makeup, clothing, flowers, eulogy cards, church rental, etc.;
  16. **Paramedical Practitioners** up to a maximum of \$500 per practitioner per Emergency (including x-rays) for the services of a licensed chiropractor, physiotherapist, podiatrist/chiropractist, or osteopath in conjunction with treatment for an Emergency;
  17. **Child Care** when pre-approved by GreenShield Travel Assistance, up to \$5,000 for one of the following benefits for dependent children under the age of 16 in the event of an Emergency involving you or your spouse while travelling:
    - Additional cost of one-way economy airfare for the return home of accompanying dependent children when you or your spouse are hospitalized, plus the cost of an escort if required

- The cost of services of a caregiver (who is not a relative) in the location where you or your spouse is hospitalized
- The cost of services of a caregiver (who is not a relative) in your home province when the children are left unattended due to the delayed return of you or your spouse

18. **Pet Return** up to a maximum of \$500 for the return of your accompanying pet(s) in the event you are hospitalized or repatriated during an Emergency.

## **GREENSHIELD TRAVEL ASSISTANCE SERVICE**

The following services are available 24 hours per day, 7 days per week through GreenShield's international medical service organization.

### **These services include:**

- Access to Pre-trip Assistance (prior to departure): Canada Direct Calling Codes; information about vaccinations; government issued travel advisories; and VISA/document requirements for entry into country of destination
- Multilingual assistance
- Assistance in locating the nearest, most appropriate medical care
- International preferred provider networks
- Medical consultation and monitoring to review appropriateness and quality of medical care
- Assistance in establishing contact with family, personal physician and employer as appropriate
- Monitoring of progress during treatment and recovery and confirming when the patient is medically fit for transportation when a transfer or repatriation is necessary
- Emergency message transmittal services
- Translation services and referrals to local interpreters as necessary, pertaining to the medical emergency
- Verification of coverage facilitating entry and admissions into hospitals and other medical care providers
- Special assistance regarding the co-ordination of direct claims payment
- Co-ordination of embassy and consular services
- Management, arrangement and co-ordination of emergency medical transportation and evacuation as necessary
- Management, arrangement and co-ordination of repatriation of remains
- Special assistance in making arrangements for interrupted and disrupted travel plans resulting from emergency situations to include:
  - the return of unaccompanied travel companions
  - travel to the bedside of a stranded person
  - rearrangement of ticketing due to accident or illness and other travel related emergencies
  - the return of a stranded personal use motor vehicle and related personal items
- Knowledgeable legal referral assistance
- Co-ordination of securing bail bonds and other legal instruments
- Guidance in replacing lost or stolen travel documents including passports
- Courtesy assistance in securing incidental aid and other travel related services

### **How Travel Assistance Service Works**

For assistance dial **1.800.936.6226** within Canada and the United States or call collect **519.742.3556** when traveling outside Canada and the United States. These numbers appear on your GreenShield Identification card.



Quote your GreenShield Identification Number, found on your GreenShield Identification card, and explain your medical emergency. **You must always be able to provide your GreenShield Identification Number and your provincial/territorial health insurance plan number.**

A multilingual Assistance Specialist will provide direction to the best available medical facility or legally qualified physician able to provide the appropriate care.

Upon admission to a hospital or when consulting a legally qualified physician or surgeon for major emergency treatment, GreenShield Travel Assistance will guarantee the provider (hospital, clinic or physician), that you have the required provincial/territorial health insurance plan coverage and GreenShield travel benefits as detailed above.

GreenShield Travel Assistance will follow your progress to ensure that you are receiving the best available medical treatment. GreenShield Travel Assistance also keeps in constant communication with your family physician and your family, depending on the severity of your condition.

When calling collect while travelling outside Canada and the United States, you may require a Canada Direct Calling Code. In the event that a collect call is not possible, keep your receipts for phone calls made to GreenShield Travel Assistance and submit them for reimbursement upon your return to Canada.

### Travel Limitations

1. Coverage becomes effective at the time you or your dependent crosses the provincial/territorial border departing from their province/territory of residence and terminates upon crossing the border returning to their province/territory of residence on the return home. If traveling by air, coverage becomes effective at the time the aircraft takes off in the province/territory of residence and terminates when the aircraft lands in the province/territory of residence on the return home;
2. GreenShield Travel Assistance must be notified **before** obtaining Emergency Treatment in order for GreenShield Travel Assistance to:
  - confirm coverage; and
  - provide pre-approval of treatment.

If it is medically impossible for the covered person to call prior to obtaining Emergency Treatment, GreenShield Travel Assistance requires either the covered person or someone on behalf of the covered person to call GreenShield Travel assistance within 48 hours of commencement of treatment.

If GreenShield Travel Assistance is not notified before the Emergency Treatment was received, benefits will be limited to **the lesser of** the amount of only those expenses incurred within the first 48 hours of any and each treatment/incident **or** the plan maximum. This mean you will be responsible for all expenses thereafter.

3. After your medical emergency treatment has started, GreenShield Travel Assistance must assess and pre-approve additional medical treatment. If you undergo tests as part of a medical investigation, treatment or surgery, obtain treatment or undergo surgery that is not pre-approved, your claim will not be paid. This includes invasive testing, surgery, cardiac catheterization, other cardiac procedures, transplants, MRI.
4. Repatriation is mandatory when GreenShield Travel Assistance determines that the covered person should transfer to another facility or return to the home province/territory of residence for treatment, or at the end of the emergency. If you choose not to return:
  - no benefits will be paid for any further medical treatment;

- no benefits will be paid for any recurrence or complications related directly or indirectly to the Medical Condition that caused the emergency; and
  - for the remainder of the trip, coverage will be limited to Medical Conditions completely unrelated to the Medical Condition that caused the emergency.
5. Air ambulance services will only be eligible if:
    - they are pre-approved by GreenShield Travel Assistance
    - there is a medical need for you or your dependent to be confined to a stretcher or for a medical attendant to accompany you during the journey
    - you or your dependent are admitted directly to a hospital in your province/territory of residence, and
    - medical reports or certificates from the dispatching and receiving legally qualified physicians are submitted to GreenShield Travel Assistance
    - proof of payment (including air ticket vouchers or air carrier invoices) is submitted to GreenShield Travel Assistance
  6. If planning to travel in areas of political or civil unrest, or in areas where the Canadian Government has issued a formal travel warning regarding non-essential travel, contact GreenShield Travel Assistance for pre-travel advice, as we may be unable to guarantee assistance services.
  7. GreenShield reserves the right, without notice, to suspend, curtail or limit its services in any area if any of the following occurs:
    - political or civil unrest, rebellion, riot, or military uprising;
    - labour disturbance or strike;
    - act of God; or
    - refusal of authorities in a foreign country to permit GreenShield Travel Assistance to provide service.

This includes travel in any area if, when you booked your trip (including delay of travel), or before your departure date, the Canadian government issued a formal travel warning advising Canadians to avoid either all travel or all non-essential travel to that specific country, region or city due to a likely or actual epidemic or pandemic.

In this limitation, non-essential travel means anything other than a significant medical or family emergency, such as the death of a family member.

## **Travel Exclusions**

In addition to the Health Exclusions, Travel claims will not be paid for the following:

1. Any expenses incurred for the treatment related directly or indirectly to a Pre-existing Medical Condition that, at the time of your departure from your province/territory of residence and the 90-day period immediately preceding your departure from your province/territory of residence:
  - a) was not, completely stable in the professional opinion of GreenShield Travel Assistance Team;
  - b) where medical evidence suggested a reasonable expectation that treatment or hospitalization could be required while traveling; or
  - c) a physician advised the covered person not to travel.

GreenShield Travel Assistance reserves the right to review the covered person's medical information at the time of claim. A physician's opinion that the covered person was fit to travel does not override or eliminate the requirement for the covered person to satisfy all the conditions of Stable.



2. Any expenses submitted if the covered person or anyone acting on behalf of a covered person attempts to deceive GreenShield Travel Assistance, or makes a fraudulent, false, or exaggerated statement or claim.
3. Any expenses incurred for any services received that:
  - a) were not required to treat an Emergency;
  - b) were not recommended by a legally qualified physician or surgeon;
  - c) are not covered under your provincial/territorial health insurance plan;
  - d) are normally covered under the out-of-Canada benefits of your provincial/territorial health insurance plan's out-of-Canada coverage (where applicable), when the provincial/territorial plan has declined payment; or
  - e) are for a recurrence or complication directly or indirectly related to the emergency that GreenShield Travel Assistance determined 3.a), b), c), or d) above.
4. Any expenses incurred for services received after GreenShield Travel Assistance determined:
  - a) the covered person was to return to the province/territory of residence for treatment, but the covered person chose not to return to the province/territory of residence;
  - b) the services could be reasonably delayed until the covered person returned to the province/territory of residence;
  - c) the emergency had ended; or
  - d) the services are for a recurrence or complication directly or indirectly related to the emergency that GreenShield Travel Assistance determined 4.a), b), or c) above.
5. Any expenses incurred for services to treat a medical condition or complications of a medical condition directly or indirectly related to an epidemic or pandemic if, when the trip was booked, or before the departure date, an official travel advisory was issued by the Canadian government advising Canadians to avoid either all travel or all non-essential travel regarding any country, region, city, or other key components of your travel arrangements (e.g., cruise ship). To view the travel advisories, visit the Government of Canada Travel site.
6. Any expenses incurred for services to treat:
  - a) any medical condition, including symptoms of withdrawal, arising from or in any way related to the chronic use of alcohol, drugs, or other intoxicants whether prior or during the trip;
  - b) any medical condition arising during the trip resulting from, or in any way related to, the abuse of alcohol that results in a blood alcohol level of more than 80 milligrams in 100 millilitres of blood, drugs or other intoxicants; or
  - c) any medical condition resulting from not following Treatment as prescribed, including prescribed or over-the-counter medication.
7. Any expenses related to pregnancy, delivery, or complications of either, arising during the 8-week period before and after the expected date of delivery.
8. Any expenses incurred for a child born during the trip within the 8-week period before and after the expected date of delivery.
9. Any expenses incurred during any trip made for the purpose of obtaining a diagnosis, Treatment, surgery, palliative care, or any alternative therapy, as well as any directly or indirectly related complication.

**GreenShield does not assume responsibility for nor will it be liable for any medical advice given, but not limited to a physician, pharmacist or other healthcare provider or facility recommended by GreenShield Travel Assistance.**

## CLAIM INFORMATION

### Inquiries:

For detailed inquiries, contact your Benefits Administrator or contact us:

- ♦ call our Customer Service Centre at 1-888-525-7587 to determine eligibility for a specific item or service and pre-authorization requirements; or
- ♦ visit our web site at [greenshield.ca](http://greenshield.ca) to e-mail your question.

### Pre-authorization

For **pre-authorization** forward a pre-authorization form OR a physician's prescription indicating the diagnosis and what is prescribed.

### Submitting Claims

When submitting a claim, you must show the GreenShield Identification Number for the person who has received the benefit. You can find the applicable GreenShield Identification Number for yourself and each of your dependents listed on your GreenShield Identification Card.

Original itemized paid receipts are required for claims reimbursement (cash receipts or credit card receipts alone are not acceptable as proof of payment).

GreenShield reserves the right to request supplementary claims information, failure to respond to such requests may result in the denial of the claim.

The intentional omission, misrepresentation or falsification of information relating to any claim constitutes fraud. Submission of a fraudulent claim is a criminal offence and will be reported to the applicable law enforcement and/or regulatory agencies and your plan sponsor. This could result in termination of your coverage under this benefit plan.

### Emergency Travel

GreenShield Travel Assistance must be contacted by phone within 48 hours of commencement of treatment.

For assistance and to obtain the proper claim form, dial **1.800.936.6226** within Canada and the United States or call collect **519.742.3556** when traveling outside Canada and the United States. These numbers appear on your GreenShield Identification Card.

If you have incurred out of pocket expenses, make sure you tell GreenShield Travel Assistance about all the travel coverage you have when submitting claims. Claims must be submitted together with supporting original receipts to GreenShield Travel Assistance who will then co-ordinate reimbursement of those approved, eligible expenses from all sources (e.g., provincial plans that provide out-of-Canada coverage, a spousal plan, travel coverage provided through your credit card, etc.).

When submitting your Emergency Medical claim, please include:

- Completed and signed claim form provided to you by GreenShield Travel Assistance when notice of claim has been given, which you must complete and sign for the purpose of allowing GreenShield Travel Assistance to recover payment from any other insurance contract or health plan (group, individual or government).
- A fully completed and signed claim form with all original bills and receipts from commercial organizations for any claims you paid out of pocket.
- Medical records including an emergency room report and diagnosis from the medical facility or a Medical Certificate completed by the treating physician. Any fee for completion of the certificate is not a benefit under this insurance.

- Completed appropriate Government Health Insurance Plan forms; see claim form for details.
- Proof of date of departure from your province or territory of residence.
- Any other documentation that may be required and/or requested by GreenShield Travel Assistance.

For **claims reimbursement** forward an original itemized paid receipt (**cash receipts or credit card receipts alone are not acceptable**) including:

- Covered person's name, address and GreenShield Identification Number
- Provider's name and address
- Date of service
- Charges for each service or supply
- A detailed description of the service or supply
- Medical referral/physician prescription when required
- For Audio/Hearing Aids, a copy of audiogram and details of provincial funding, if applicable
- For Vision, the claim must be accompanied by the prescription

For drug claims on a deferred payment basis for Separated Families, you will be required to pay the Pharmacist the full cost of the claim at the time it is dispensed. At that time, the Pharmacist will submit the claim directly to GreenShield for payment and GreenShield will reimburse you for the eligible portion of the drug claim via your reimbursement method of choice on file.

For dental claims, forward a dental claim form, completed by both the plan member and the dentist. If your claim is the result of an accident, a Dental Accident Report Form and your dental x-rays must be submitted to GreenShield for prior approval. Failure to comply may result in non-payment.

When GreenShield is identified as a secondary carrier, submit the original Explanation of Benefits statement from the primary carrier and a copy of the claim form in order to receive any balances owing.

**All claims must be received by GreenShield no later than 12 months from the date the eligible benefit was incurred.**

#### **SUBMIT ALL CLAIM FORMS TO:**

##### **GreenShield**

|                                  |             |             |         |
|----------------------------------|-------------|-------------|---------|
| Attn: Drug Department            | PO Box 1652 | Windsor, ON | N9A 7G5 |
| Attn: Medical Items              | PO Box 1623 | Windsor, ON | N9A 7B3 |
| Attn: Professional Services      | PO Box 1699 | Windsor, ON | N9A 7G6 |
| Attn: Dental Department          | PO Box 1608 | Windsor, ON | N9A 7G1 |
| Attn: Out-of-Country Department  | PO Box 1606 | Windsor, ON | N9A 6W1 |
| Attn: Hospital/Vision Department | PO Box 1615 | Windsor, ON | N9A 7J3 |

#### **Reimbursement**

Reimbursement will be made by one of the following methods:

- a) direct deposit to your personal bank account, when requested;
- b) a reimbursement cheque; or
- c) direct payment to the provider of services, where applicable.

All dollar maximums and limitations stated are expressed in Canadian dollars. Reimbursement will be made in Canadian or U.S. funds for both providers and plan members, based on the country of the payee.

Reimbursement for Accidental Dental Benefits will be based on the dentist's reasonable and customary fee, not to exceed the current Provincial Dental Association Fee Guide for General Practitioners. Approval will be based on the current status and/or benefit level of the covered person at the time that we are notified of the accident. Any change in coverage will alter GreenShield's liability.



**Overpayments**

GreenShield reserves the right to recover all amounts resulting from overpaid or unsupported claims for benefits by deducting such amounts from future claims and/or by any other legal means.

**Limitation on Legal Action**

In Ontario, every action or proceeding against GreenShield for recovery of benefit payment under the plan is absolutely barred unless commenced within the time set out in the *Limitations Act, 2002*.

In British Columbia, Alberta and Manitoba, every action or proceeding against GreenShield for recovery of benefit payment under the plan is absolutely barred unless commenced within the time set out in the *Insurance Act*.

**Direct Payment to the Provider of Service (where applicable)**

Present your GreenShield Identification Card to your provider and, after you pay any applicable co-payment, they may bill GreenShield directly and in many cases, payment will be made directly to your provider of service. Most providers will also have a supply of claim forms.

**Subrogation**

GreenShield retains the right of subrogation if benefits paid on behalf of you or your dependent are or should have been paid or provided by a third party liability. This means that GreenShield has the right to recover payment for reimbursement where you or your dependent receives reimbursement, in whole or in part, in respect of benefits or payments made or provided by GreenShield, from a third party or other coverage(s). In cases of third party liability, you must advise your lawyer of our subrogation rights.

**Co-ordination of Benefits (COB)**

Where you or your dependents have coverage with more than one carrier, claims will be co-ordinated so that reimbursement from all coverage will not exceed 100% of the actual claim. Visit our web site at [greenshield.ca](http://greenshield.ca) or call our Customer Service Centre at 1-888-525-7587 for information on COB.

**Access to Information**

If you live in a province where the law permits you to request copies of your records, GreenShield will provide one copy of the following at no charge:

- a) any enrollment form you completed for coverage under this plan that was submitted to GreenShield;
- b) any written statements or other record about your health that you submitted to GreenShield during the course of applying for coverage under this plan;
- c) one copy of the group contract.

GreenShield may charge you to provide any additional copies.

**OUR COMMITMENT TO PRIVACY**

The GreenShield Privacy Code balances the privacy rights of our group and benefit plan members and their dependents, and our employees, with the legitimate information requirements to provide customer service.

To read our privacy policies and procedures, please visit us at [greenshield.ca](http://greenshield.ca).