

TRAVEL INSURANCE PARTNERS GUIDE



GET IN TOUCH

skbluecross.info-partners.ca
1-800-667-6853 | 306-244-1192
brokers@sk.bluecross.ca



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SKBLUECROSS.INFO-PARTNERS.CA SITE

Welcome to the Saskatchewan Blue Cross **Broker Travel Portal!**



Click here if you have forgotten your:

Distributor number
Agent code
Password

To access the site, please complete the fields below:

Distributor number:
98765

Agent Code:
MVOYAGE

Password:

Login



THE WEBSITE ALLOWS YOU TO:

- ✓ Create and save quotes
- ✓ Issue, modify or cancel contracts
- ✓ Stay informed
- ✓ Find important documents

It is your primary tool for most of your Blue Cross travel insurance sales activities.

HOW TO SIGN INTO THE SKBLUECROSS.INFO-PARTNERS.CA SITE

Access to the skbluecross.info-partners.ca site is reserved for authorized distributors. Only account administrators can create access for their team members.

To connect, you must provide the following information:

- **Distributor number:** Number assigned to the distributor by the insurer when the account is opened.
- **Agent code:** Code assigned to agents by the distributor.
- **Password:** The password associated with your account. To enhance your online security, the system will ask you to update it every three months.

Forgotten distributor number, agent code or password

To retrieve your information, simply click on one of the buttons on the left of the login screen.

Please note that the temporary password that will be sent to your email address will be valid for 1 hour only.



Click here if you have forgotten your: ****

Distributor number

Agent code

Password

MAIN FEATURES OF THE B2B TRAVEL INSURANCE WEBSITE

Quick Quote	Quote / Issue	
Cancellation	Early Return	Extension
Modify	Inquiry	Modification Form

Quick quote

Get an overview of all the products and benefits offered to your clients. In some cases, you will have to complete a health declaration to get the personalized premium.

Quote/Issue

Create and save a quote or issue a travel insurance contract.

Cancellation

Cancel and refund a contract.

Modification

Make modifications to a contract (e.g., name, date of departure or return, remove one or more benefits).

Early return

Reimburse the unused portion of an insurance contract, if eligible.

Inquiry

Database of your clients and contracts. Allows you to search for a contract or a quote.

Extension

Extend a valid contract.

Modification form

If the app does not allow you to make a change, complete the form for assistance.

RESOURCES AVAILABLE ON THE SKBLUECROSS.INFO-PARTNERS.CA SITE

The screenshot shows the SK Blue Cross website interface for partners. At the top left is the logo for Saskatchewan Blue Cross. To the right of the logo is a navigation bar with five buttons: Administration (with a dropdown arrow), Forms (with a dropdown arrow), Contact Us, Français, and Log Out. On the left side, there is a vertical stack of five blue buttons: What's New, Useful Documents, Helpful Links, About Blue Cross, and PARTNER'S GUIDE (in a green button). The main content area features a green heading: "Welcome to the Info-Partners website!". Below this heading is a paragraph: "Especially designed for Blue Cross partners, this site provides quick and easy access to all our travel insurance products. The site allows you to prepare a quote issue, modify or cancel a contact. Please note:" followed by two bullet points: "• To avoid errors, do not use the BACK and NEXT buttons on your browser's menu bar." and "• As a security precaution, your session will automatically end after 30 minutes of inactivity." At the bottom of the main content area is a grid of buttons: a green "Quick Quote" button, a blue "Quote / Issue" button, a blue "Cancellation" button, a blue "Early Return" button, a blue "Extension" button, a blue "Modify" button, a blue "Inquiry" button, and a blue "Modification Form" button.

What's New

Get the latest Blue Cross updates.

Useful documents

Easily find important documents to better help your clients.

Helpful links

Find our promotional videos and links to organizations related to health and travel.

Partner's guide

Provides guidelines in the sale and distribution of Blue Cross travel insurance products.

You will also have access to up-to-date information on our processes as well as to our partner communications.

STABILITY PERIOD, INSURANCE ELIGIBILITY, HEALTH DECLARATION AND MEDICAL QUESTIONNAIRE

The skbluecross.info-partners.ca site guides you through the process and presents the notices and declarations required according to the age and duration of your client’s trip.

THROUGHOUT THE SALE, YOU WILL NEED TO ENSURE THAT YOU:

- ✓ Validate your client’s eligibility for insurance.
- ✓ Clearly ask your client all questions and properly document the answers.
- ✓ Make your client aware of the importance of giving accurate and up-to-date answers.
- ✓ Explain the product offered to your client and present to them any applicable exclusions, limitations or reductions of coverage.

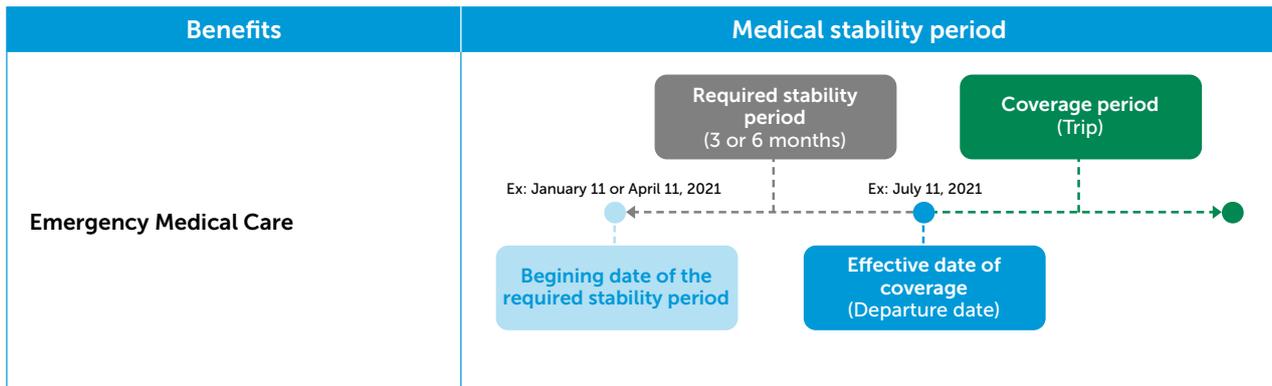
PERIOD OF STABILITY

For a pre-existing medical condition to be covered while travelling, it must have been stable for a certain number of months preceding **the effective date of the benefit**. We consider a medical condition to be stable if it meets the stability conditions established in the insurance policy.

Any condition deemed unstable will be excluded.

Benefits	Stability period
Emergency Medical Care > Annual > Individual > Top-up Insurance	For a pre-existing medical condition (injury, illness) to be covered while travelling, this condition must have been stable during the 3 or 6 months preceding the effective date of the coverage, i.e., the date of departure. <ul style="list-style-type: none"> • 54 years and under: 3 months before departure • 55 years and over: 6 months before departure

Examples



INSURANCE ELIGIBILITY

To be eligible for insurance, your client must meet the following conditions:

Conditions applicable to people of all ages

- Be a Canadian **resident***
- Be covered **under** the health and hospital insurance plan in their province of residence for the duration of the trip*
- Be **over 30 days** old on the departure date of the trip



* Please note: Top-up insurance has its own eligibility conditions. Refer to the insurance policy for more information.

Conditions applicable only to people aged 55 and over

In addition to the conditions described above, if your client is 55 years of age and over, they must not:

- Have received medical advice not to travel.
- Suffer from a terminal illness.
- Suffer from kidney failure treated with dialysis.
- Have been diagnosed or treated for metastatic cancer in the past 5 years.
- Have been prescribed or treated with home oxygen in the past 12 months.

YOUR CLIENT IS INSURED IF:

- ✓ The insurance was purchased before the departure date of the trip.
- ✓ The insurance was purchased for the entire duration of the trip, including the departure date and the return date.
- ✓ The premium was paid in full before the effective date of the contract.
- ✓ Your client meets the criteria of the "insurance eligibility" section.
- ✓ Your client's name appears in the "Covered persons" section of the insurance certificate.

The declaration of eligibility (55 and over)

The declaration of eligibility allows us to determine a client's eligibility for travel insurance.

You must clearly ask your clients each question before you check off the answer. As soon as one of the people to be insured answers yes to one of the questions, you must check "Yes", even if another person to be insured has answered "No".

Quote - Declaration of eligibility

Declaration of eligibility applicable to:

Last Name	First Name	Age
Travel	Ernesto	80
Island	Maria	78

EFFECTIVE DATE OF BENEFITS

Each benefit has different rules regarding their effective date, as well as the termination date of coverage.

Benefits	Effective date	Termination date
Emergency Medical Care	<p>The benefit takes effect on the latest of the following dates:</p> <ul style="list-style-type: none"> • The effective date of the contract indicated on your insurance certificate • The departure date of the trip 	<p>For Emergency Medical Care, the termination date corresponds to the contract expiry date indicated on your insurance certificate.</p> <p>If your client's return takes place before the contract expiry date, the termination date of the benefit becomes the return date of the trip, whether the return is scheduled or premature (with the exception of the <i>Trip break</i>).</p>
Emergency Medical Care IN CANADA		<p>For Emergency Medical Care in Canada, leaving the country during the period of coverage renders the coverage invalid in its entirety.</p>
Accidental Death or Dismemberment	<p>The benefit takes effect on the latest of the following dates:</p> <ul style="list-style-type: none"> • The effective date of the contract indicated on the insurance certificate • The departure date of the trip 	<p>The termination date of the coverage corresponds to the expiry date of the contract indicated on the insurance certificate.</p> <p>If your client's return takes place before the contract expiry date, the termination date becomes the return date of the trip, whether the return is scheduled or premature (with the exception of the <i>Trip break</i>).</p>

HEALTH DECLARATION

(55 and over, 32 days or more and 76 and over)

The health declaration makes it possible to **exclude** or **cover** certain medical conditions and to determine the premium. It also includes the notice regarding pre-existing conditions.

The system will indicate the name of the client who must complete the health declaration. You will need to complete one declaration per person.

Quote - Health Declaration

Declaration for :

Last Name	First Name	Age
Travel	Ernesto	80

The declaration is divided into sections. Each section contains all the relevant information to guide you in the transaction process.



At each step of the transaction, you will need to confirm that you have asked each question and explained the product offered as well as the limitations, reductions and exclusions of coverage to your client.

You should clearly ask your client each question before checking off the answer, making sure they have a good understanding of the product and its limitations, reductions and exclusions. Your client should make sure they answer all questions honestly. Providing incorrect information **could result in a claim being refused**.

It is important that you make sure that the notices and declarations have been properly completed so that your client is covered in the event of a claim.

SECTION 1 OF THE HEALTH DECLARATION: MEDICAL CONDITIONS EXCLUDED OR COVERED

Section 1 is used to determine whether certain types of medical conditions will be covered or excluded. Here is the list of conditions assessed in this section:

- Cardiovascular condition
- Kidney condition
- Organ transplant
- Lung condition
- Cancer
- Gastrointestinal condition

Based on the answers provided by your client, the system will determine if the reported medical conditions will be covered. Three scenarios are possible.

Scenario 1: One or more medical conditions excluded

Based on your answers, we have determined that:

1. Cardiovascular conditions	Covered
2. Kidney failure	Covered
3. Organ transplants	Covered
4.a) Pulmonary conditions	Excluded
b) Cancer	Covered
c) Gastrointestinal conditions	Covered

Your client may wish to purchase the insurance contract even if a medical condition is excluded from coverage. **If so, it is essential that your client is clearly informed.**

Scenario 2: Medical questionnaire to be completed

Based on your answers, we have determined that:

1. Cardiovascular conditions	Covered
2. Kidney failure	Covered
3. Organ transplants	Covered
4.a) Pulmonary conditions	Covered
b) Cancer	Excluded
c) Gastrointestinal conditions	Covered

A medical questionnaire can be offered for:

4. b) Cancer

The skbluecross.info-partners.ca site will indicate the medical conditions for which a medical questionnaire can be completed, if applicable.

For more information, see the “Medical questionnaire” section.

Scenario 3: Covered medical conditions

Based on your answers, we have determined that:

1. Cardiovascular conditions	Covered
2. Kidney failure	Covered
3. Organ transplants	Covered
4.a) Pulmonary conditions	Covered
b) Cancer	Covered
c) Gastrointestinal conditions	Covered

If the Skbluecross.info-partners.ca website indicates that all medical conditions are covered, you can proceed to the next step.



Notice regarding pre-existing conditions for clients who have completed a health declaration

The notice regarding pre-existing conditions is presented as a statement. This notice **applies to all medical conditions other** than those contained in this section. You should read this notice clearly to your client and make sure they understand it.

SECTION 2 OF THE HEALTH DECLARATION: PERSONALIZED PREMIUM

The questions in this section allow you to finalize the premium calculation.



Certain medical conditions considered stable are covered by travel insurance. Take the time to read the questions carefully and explain to your client the importance of stability.

MEDICAL QUESTIONNAIRE

A client with an excluded medical condition may be eligible for the **medical questionnaire**.

Following the health declaration step, the skbluecross.info-partners.ca site will indicate the medical conditions for which a medical questionnaire can be offered. Note that the medical questionnaire is not mandatory and that your client can refuse to have it completed by their doctor.



- The questionnaire can only be offered when indicated on the skbluecross.info-partners.ca website.
- The medical questionnaire must be completed by the client's **attending physician**.
- Professional fees are the **client's** responsibility.
- **No** additional costs and **no** premium to be paid.
- Certain medical conditions **could be covered** following the medical questionnaire assessment.

Note that the medical questionnaire is not mandatory and that your client can refuse to have it completed by their doctor. If so, the medical condition will remain excluded.

Clients eligible for the medical questionnaire (when including Emergency Medical Care)

Product	Age	Duration
Individual	55 to 75	32 days and over
	76 and over	All durations
Annual	55 to 75	60, 90, 120, 150, 180 days
	76 and over	4, 8, 17, 31, 60, 90, 120, 150, 180 days

Questionnaire already on file

*** Postal code:** In order to verify the presence of an existing medical questionnaire, please enter the insured's postal code.

Would you like to receive the medical questionnaire? Yes No

To check if a medical questionnaire is already in a client's file, simply enter your client's postal code.

Important information on the purchase confirmation

		SALES CONFIRMATION	
LF98986	Travel, Ernesto	Individual	(15.0%) \$91.04c
Total			\$91.04c
			Paid: \$606.94
<small>(The Print Ctrl+P function of the browser is deactivated)</small>			
The Travel Insurance Certificate will be emailed shortly to the following address : ghtyslain.lheureux@qc.croixbleue.ca			
Show the Sales Confirmation in English		QM Number : 3170660	
Policy Holder: Ernesto-Travel 150 AVENUE DU PORT-RODAD MONTREAL-QUEBEC-CANADA J0P-1B0	Contract Number: LF98986 Distributor: AGENCE DEMONSTRATION Distributor number: 10002 Travel agent: GLHE		
Plan purchased: INDIVIDUAL Departure date: 22 / 05 / 2021 Return Date: 05 / 06 / 2021 Number of days: 15 Type of plan: Individual	Status: Application Transaction date: 18 / 05 / 2021 Purchase date: 18 / 05 / 2021		

If a medical questionnaire has already been issued, you must provide the **QM number** indicated in the purchase confirmation to your client.

Your client must write this number on their questionnaire before returning it to us.

Document delivery

<p>Mr. Travel,</p> <p>You can now download your travel insurance policy and certificate. Don't forget to print your certificate and cut out the card portion to keep with you while you travel.</p> <p>Instructions for the password can be found in the email entitled "Important message about your Blue Cross travel insurance."</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="border: 1px solid orange; padding: 5px; text-align: center;">Your travel insurance certificate</div> <div style="border: 1px solid orange; padding: 5px; text-align: center;">Summary of purchased product</div> <div style="border: 1px solid orange; padding: 5px; text-align: center;">Travel insurance policy</div> </div> <div style="text-align: center; margin-top: 10px;"> <div style="border: 2px solid orange; border-radius: 50%; padding: 10px; display: inline-block;"> Medical Questionnaire </div> </div>	<p>If you choose to complete the medical questionnaire, it will automatically be included in the documents emailed to your client.</p> <p>More specifically, your client will receive an email containing instructions for retrieving their documents, including their medical questionnaire.</p>
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Where to return the completed questionnaire?

- By fax:** 1-800-701-1977
- By email:** questionnaire.medical@canassistance.com
- By mail:** CanAssistance
P.O. Box 910 – Branch B
Montreal, Quebec H3H 3K8

Accepted or refused questionnaire

Accepted questionnaire	Refused questionnaire
<ul style="list-style-type: none"> Assessed medical conditions that will be accepted by our medical team will be covered. The letter of acceptance will be valid for a period of 12 consecutive months, provided that the health of the client remains unchanged during this period. 	<ul style="list-style-type: none"> Your client will still be able to purchase a travel insurance contract, but the medical conditions under assessment will not be covered. Your client will be covered for any other condition deemed stable and covered under their contract that arises during the trip.

To respect medical confidentiality, only your client will receive the results of the assessment by mail, including the decision of our medical team. No action is required on the part of the distributor.



TRAVEL INSURANCE BENEFITS

EMERGENCY MEDICAL CARE AND EMERGENCY MEDICAL CARE IN CANADA COVERAGE

The **Emergency Medical Care** coverage protects your clients from the financial implications that may arise from medical services or care they receive during their trip. It covers the usual and reasonable costs incurred because of a medical emergency resulting from an accident or illness that occurs during the trip, during the period of coverage.

What is covered

Eligible treatments are those declared urgent and necessary to stabilize the medical condition.

Each insured person is covered up to a maximum of \$5,000,000 per trip

Hospitalization, medical and paramedical expenses	
Hospitalization, physicians and nurses	✓
Health professional services	Up to \$400 per profession, per trip: <ul style="list-style-type: none"> • Physiotherapist • Osteopath • Chiropractor • Podiatrist or podologist (combined). • Urgent dermatological care
Tests and diagnostics	✓
Prescribed medication as part of emergency treatment	✓
Medical devices	✓
Incidental expenses	Up to \$100 per day, up to a maximum of \$500 per hospitalization
Emergency dental treatment	Up to \$2,000 following external trauma Up to \$500 for any other emergency dental treatment
Transportation costs	
Ambulance or taxi service	✓
Repatriation to the province of residence	Medical repatriation, repatriation of the travel companion or an immediate family member, accompanying person costs: Baggage return: up to \$500 Pet return: up to \$500



Transportation expenses to visit or identify the insured person <ul style="list-style-type: none">• Visit of the insured person hospitalized for at least 3 days• Identification of the remains at the destination	Up to \$1,200 for: <ul style="list-style-type: none">• Childcare costs, accommodation and meals in a commercial establishment (maximum \$300 per day).• The cost of purchasing a Blue Cross travel insurance contract
Additional transportation expenses <ul style="list-style-type: none">• When the return by public transportation is postponed due to hospitalization• When the return by public transportation is postponed due to an ongoing medical emergency within 48 hours of the scheduled return and does not require repatriation	Up to \$500 for: <ul style="list-style-type: none">• The cost of modifying the initial return ticket, or• The purchase of a new public transport ticket if the original ticket cannot be changed
Expenses for the return or disposal of remains	Up to \$10,000 for: <ul style="list-style-type: none">• Preparation and return of the remains to the province of residence, or• The cost of cremation or burial on site
Vehicle return expenses	Up to \$5,000 for: <ul style="list-style-type: none">• Return of the insured person's personal road vehicle to their province of residence• Return of the rented vehicle to the nearest rental agency

Subsistence allowance

Subsistence allowance <ul style="list-style-type: none">• In the event of illness or accident suffered by the insured person, a member of their immediate family or their travelling companion.	Up to \$300 per day (maximum \$3,000) for: <ul style="list-style-type: none">• Accommodation in a commercial establishment• Meals• Essential phone calls• Taxi transportation• Childcare costs for <i>dependent children</i> who accompany the insured person on a <i>trip</i>
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Medical follow-up in Canada

Expenses for medical follow-up in Canada following repatriation	Within 15 days of repatriation: <ul style="list-style-type: none">• Up to \$1,000 for the cost of a semi-private room in a hospital or rehabilitation centre• Up to \$50 per day (maximum 10 days) for home care by a nursing assistant• Up to \$150 for the rental of medical equipment: crutches, standard walker, canes, hernial bandages, orthopedic corsets and oxygen• Up to \$250 for transportation costs (ambulance and taxi) to receive care.
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Eligibility and stability

Age	Medical stability	Eligibility	Health declaration	Medical questionnaire
54 and under	3 months			
55 and over, trips of 31 days and less	6 months	✓		
55 and over, trips of 32 days and over	6 months	✓	✓	✓
76 and over	6 months	✓	✓	✓



Leaving Canada during the period of coverage renders the Emergency Medical Care in Canada benefit **invalid in its entirety**.



For all the details on what is covered by the benefit as well as coverage limitations, please refer to the insurance policy, pages 7-15.



ACCIDENTAL DEATH OR DISMEMBERMENT COVERAGE

This benefit covers your client in the event of accidental death or in the event of complete and permanent loss of use of one or more limbs or of the vision of one or both eyes.

The loss must result directly from an accident suffered during the period of coverage and must occur within 12 months of the date of this accident.

Depending on the loss sustained and the circumstances of the accident, the insurer will pay an amount of up to \$300,000.



In the Individual product, Accidental Death or Dismemberment coverage must be purchased with Emergency Medical Care coverage.

What is covered

Benefit paid following an accident

This benefit is paid when death or dismemberment occurs as a result of an accident while your client is travelling, unless the accident is eligible for the benefit paid following an air flight accident.

The amount paid is established as follows:

Accidental loss of	Under 18 years old	18 to 64 years old	65 years old and over
Life in public transportation other than an aircraft	\$40,000	\$200,000	\$40,000
Life, or Use of more than one limb, or Vision in both eyes	\$20,000	\$100,000	\$20,000
Use of a single limb, or Vision in one eye	\$10,000	\$50,000	\$10,000

Benefit paid following an air flight accident

This benefit is paid when death or dismemberment occurs because of an accident that happens while your client is:

- Travelling as a paying passenger on board an aircraft to get to or from the destination
- Travelling as a passenger on a scheduled helicopter commuting between the airport, to connect with the flight required to get to or from the destination
- Travelling as a passenger on board a means of land or sea transportation provided at the expense of the airline
- Travelling on board a missing plane
- Waiting at the airport for the departure of the flight required to get to or from the destination

The amount paid is established as follows:

Accidental loss of	All ages
Life, or Use of more than one limb, or Vision in both eyes	\$300,000
Use of a single limb, or Vision in one eye	\$150,000



For all the details on what is covered by the benefit as well as the coverage limitations, please refer to the insurance policy, pages 16-18.

PRODUCTS

Blue Cross Travel Insurance offers two coverages that can be combined into different products:



**Emergency
Medical Care**



**Accidental
Death or
Dismemberment**

You can compare the products and create quotes for your clients using the quotation tool on skbluecross.info-partners.ca.

The table below shows the different coverage combinations available under each product.

Types of trips	Offered products		COVERAGES		SERVICES
			Emergency Medical Care	Accidental Death or Dismemberment	Blue Cross Travel Assistance
Single-trip solutions	Individual	To obtain only the coverages that you would like	✓	+	✓
Multi-trip solutions	Annual Medical	For those who travel more than once a year and for frequent travellers	✓	+	✓

✓ Included

+ Optional

QUESTIONS TO TARGET YOUR CLIENT'S NEEDS

It is important to ensure that the products you recommend to your clients meet their needs. Each traveller has a different profile. Identifying your client's profile will help you give them advice tailored to what they are looking for. Do not hesitate to offer them more than one option.

- ✓ "Do you plan to travel outside your province of residence, but within Canada?"
- ✓ "Will you be traveling more than once this year outside of your province of residence?"
- ✓ "What is the purpose of your trip to Canada?"

Refer to your regional sales manager to learn more about best practices to properly assist your clients.

	Single trip	Multiple trips
Leisure travel	✓	✓
Snowbird	✓	✓
Student	✓	
Frequent traveller		✓
Business travel		✓

INDIVIDUAL PRODUCT

Offers your client maximum flexibility for single trips by allowing them to choose one or more coverages to meet their needs. There is no age restriction for insured persons.

THE INDIVIDUAL PRODUCT IS PERFECT FOR:

- ✓ Clients who go on **single trips**.
- ✓ Clients looking for maximum flexibility.
- ✓ Clients of any age.

If your client plans to travel outside of their province of residence more than once in the next year, other products may be better suited to their needs.

BENEFITS



**Emergency
Medical Care**



**Accidental
Death or
Dismemberment**

Maximum coverage per person

Benefits	Maximum coverage per person
Emergency Medical Care	\$5,000,000 (optional deductible)
Emergency Medical Care in Canada	\$5,000,000 (optional deductible)
Accidental Death or Dismemberment	\$300,000, depending on age and circumstances

Selecting the product

INDIVIDUAL Premium +

- Emergency Medical Care 5,000,000 - \$217.20 ▾
- Trip Cancellation / Interruption W/out cancel./With interrup. - \$74.24 ▾
- Baggage (1500\$) 1,500 - \$73.04 ▾
- Accidental Death and Dismemberment 100,000 - \$24.36 ▾

The Skbluecross.info-partners.ca site allows you to select this product at the “**Available products**” step.

To find out the detailed cost of the benefit per person to be insured, you can click on the (+) sign on the right of the screen.

The benefits that your client selected will be indicated on the insurance certificate.



The **Accidental Death or Dismemberment** benefits must be combined with the following benefits:

- Emergency Medical Care

ANNUAL PRODUCT

The Annual covers your client for a full year for all trips made outside their province of residence.

THE ANNUAL PRODUCT IS PERFECT FOR:

- ✓ Clients travelling outside their province of residence more than once per year
- ✓ Clients seeking peace of mind all year round
- ✓ Clients looking for an economical product to cover all their trips

TO BE COVERED, THE TRIP MUST MEET THE FOLLOWING CRITERIA:

- ✓ It must take place **outside the province** of residence.
- ✓ Its duration must not exceed the maximum trip duration chosen (**4, 8, 17, 31, 60, 90, 120, 150** or **180** days).
- ✓ The departure date and the return date are **included in the period** coverage.

The **Annual** exclusively covers trips taken outside of your province of residence.

How to choose the maximum trip duration?

Choose the maximum trip duration based on the longest trip planned. However, in some cases selling an extension for a trip that exceeds the duration chosen will result in your client getting a better price.

TO BE ELIGIBLE FOR THE ANNUAL PRODUCT, YOUR CLIENT MUST BE:

- ✓ 85 years old or less for periods of 4 to 120 days.
- ✓ 80 years old or less for durations of 150 and 180 days.

AVAILABLE BENEFITS



**Emergency
Medical Care**



**Accidental
Death or
Dismemberment**

Possible combinations

	Without Accidental Death and Dismemberment	All inclusive
Benefits		
Emergency Medical Care	✓	✓
Accidental Death or Dismemberment	✓	✓
Services		
Blue Cross Travel Assistance	✓	✓

Depending on the combination chosen, the selected coverages are indicated on the insurance certificate.

Effective date

Coverage comes into effect on the following dates.

Product	Effective date
Annual—Emergency Medical Care Annual—All Inclusive	<ul style="list-style-type: none"> On the effective date of the benefit

Extension

If any of your client's trips exceed the maximum trip duration, coverage will need to be extended to cover the entire duration of the trip.



Leaving one's province of residence for a period exceeding the duration chosen invalidates the insurance coverage for the entire duration of this trip.

EXAMPLE

A client with a 31-day Annual contract takes a 28-day trip to Japan. Once they are at their destination, they decide to extend their stay for a few weeks to visit South Korea. They call the insurer ten days after the 31st day.

Your client could have been eligible for the extension of their contract if they had requested an extension by the 31st day of their trip.

Requests for extensions before departure can be made on the skbluecross.info-partners.ca website.

To request an extension, you will need your client's contract number.

To be eligible for an extension, your client will need to meet extension criteria.

It is **not possible** to submit a request for an extension on the skbluecross.info-partners.ca website after the termination date. To extend coverage during the trip, contact Saskatchewan Blue Cross at 1-800-667-6853..

Renewal notice

Clients who hold an Annual contract will receive a renewal notice at the end of their contract.

Advantages for clients	Advantages for partners
<ul style="list-style-type: none">• Is informed in advance that their contract will expire (the notice clearly indicates the expiry date and is mailed 35 days before that date)• Is invited to contact their distributor to obtain:<ul style="list-style-type: none">• A new Annual contract (insured persons aged 85 and under)• A new Individual insurance product (insured aged 86 and over)	<ul style="list-style-type: none">• Can redo an assessment of the client's needs to sell them a product better suited to their needs• Is fully autonomous in issuing the contract• Can view on the skbluecross.info-partners.ca website, a monthly report of renewals mailed to clients

A statement of contracts approaching the expiry date is available on the skbluecross.info-partners.ca website. This document allows you to closely monitor your files and ensure coverage continuity according to your client's needs.

This statement can be found in the "Reports" tab of the distribution account **administrator**.

Ask your distribution account administrator to provide you with this document.

TOP-UP INSURANCE PRODUCT

Top-up insurance allows clients to obtain insurance coverage to complete a contract that they have with another insurer.



Top-up insurance **IS NOT a contract extension.**

If your client has a Blue Cross individual, contract and needs additional days of coverage, **you must sell a contract extension.**

The client must purchase Top-up insurance BEFORE leaving their province of residence, unless they hold a Saskatchewan Blue Cross personal health or group insurance.

Your client must obtain authorization from their first insurer to purchase the Blue Cross Insurance product.

Exclusions due to pre-existing conditions apply before the actual departure date of the insured.

You must advise your client that:

- The exclusions that govern the Blue Cross contract only apply during the period they are covered by Blue Cross.
- A health condition can be covered by one insurer and excluded by the other.
- The client is responsible for knowing what their initial coverage includes and the exact number of days covered by the primary insurer.

EXAMPLE

Your client has access to 60-day travel insurance coverage through their group insurance plan with insurer ABC. They would like to spend 100 days abroad.

Solution: 60 days with insurer ABC + 40 days with Blue Cross Top-up insurance = 100 days of coverage.

If your client decides to extend their stay, then you will need to sell a contract extension.

AVAILABLE BENEFITS



**Emergency
Medical Care**



**Accidental
Death or
Dismemberment**

How to select the product

To access the Top-up insurance product on the [Skbluecross.info-partners.ca](https://skbluecross.info-partners.ca) website, you must:

Quote - Trip Information

Safe by phone/email: Yes No

Visitors insurance? Yes No

Top-up insurance? Yes No

First Insurance Information

First Insurance Company Name: Insurance ABC of Canada

First Insurance Company Reference Number: ABC1234

First Insurance Type: Other Individual Insurance

Trip dates:

Departure: 19/05/2021 (dd/mm/yyyy)

Return: 02/06/2021 (dd/mm/yyyy)

Extra section

1. Click on **Quote/Issue**.
2. Check **Top-up insurance**.
3. Add information on the first insurer (name, reference number and type of insurance).
4. Provide information on the trip and the person(s) to be insured.

The system will show you the applicable premium

Day 1 of Blue Cross Insurance is the day after your client's initial coverage ends.

MISCELLANEOUS

CONTRACT EXTENSION

If your client would like to spend more time on their trip beyond the initial coverage period, it is important that they contact you to extend their contract.

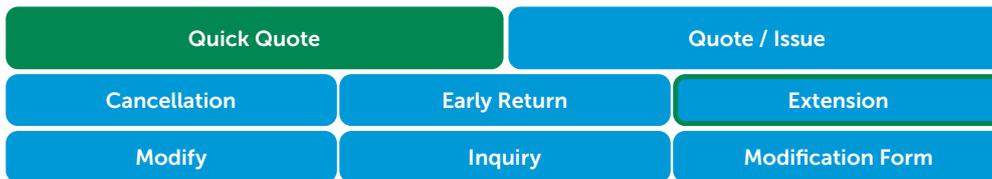
CONTRACT VALIDITY

- ✓ The extension must be requested on **the last day of the trip at the latest**.
- ✓ The extension may be refused in certain cases, see the "Insurer approval" section.
- ✓ All the benefits in the initial contract must be extended
 - Emergency Medical Care/Emergency Medical care in Canada
 - Accidental Death or Dismemberment

The extension could be refused as per certain conditions, see "Insurer approval" section.

How to extend a contract?

To extend a contract, click on the Extension tab on the home page of skbluecross.info-partners.ca.



TO BE ELIGIBLE, YOUR CLIENT MUST MEET THE FOLLOWING CRITERIA:

- ✓ They must still be eligible for insurance.
- ✓ Their state of health must not have changed since the date of departure.
- ✓ The additional premium must be paid.

Automatic extension of coverage

When the return to the place of residence is postponed, all coverages are automatically extended free of charge:

- Up to 24 hours due to a transportation delay beyond the control of the insured.
- For the duration of the hospitalization and the 24 hours following the discharge of the insured person from the hospital.
- Up to 72 hours due to an illness that requires emergency medical care and that began within 24 hours of the expected return date.

Insurer approval

The sale of the extension is conditional on our approval. The extension could be refused if:

- Your client has a claim for the initial period of the current trip, whether it has already been submitted or not.
- The Canadian government issues an advisory not to travel to the region or country that is the travel destination.
- The Canadian or provincial government recommends that travellers return home.

When the extension is refused by the insurer, coverage ends on the contract expiry date shown on the insurance certificate or at the end of the maximum trip duration for the Annual contract.



An extension purchased with another insurance company invalidates the travel insurance contract with Blue Cross in its entirety, except when the extension is refused by us.

PREMIUM

The minimum premium is \$25 per contract, before taxes. The total amount of the premium must be paid **before the departure date**.

THE PREMIUM IS CALCULATED BASED ON THE FOLLOWING:

- Age of the person to be insured at the time of purchase of the contract
- Duration of the trip (or maximum trip duration)
- Product chosen and benefits included
- Answers provided in the health declaration, if applicable
- Deductible amount, if applicable

Health declaration

In some cases, a health declaration is necessary to assess the state of health and the lifestyle of the person to be insured and allow us to adjust the premium according to the level of risk established.

Age	Health declaration
54 and under	Fixed premium, no health declaration
55 to 75, 31 days and less	
55 to 75, 31 days and over	Premium adjusted according to risk level
76 and over	

If a trip extension requires that a new contract with a health declaration be issued, the premium calculation and the exclusions will be based on the answers provided at the time of the purchase of the extension.

Premium details

Product	Taxable financial service	Possibility of including a deductible	Reimbursement	Early return	Cancellation fee
Individual	According to benefit	EMC only	According to benefit	Yes, as per certain conditions	
Annual	According to benefit	EMC only	Non	No	
Top-Up	No	Yes	Before effective date	Yes, as per certain conditions	

Product	Taxable financial service	Possibility of including a deductible	Reimbursement	Early return	Cancellation fee
Emergency Medical Care	No	Yes	Before effective date	Yes, as per certain conditions	None
Accidental Death or Dismemberment	Yes		Before effective date	No	None

Taxes

The following benefits are subject to the 9% insurance tax:

- Accidental Death or Dismemberment

DEDUCTIBLE

The deductible is defined as the portion of the eligible costs that will be charged to the client in the event of a claim.

It can be added to the Emergency Medical Care benefit included in the following products to reduce the insurance premium:

- Individual
- Annual
- Top-up insurance

Deductible	Reduction percentage
\$0	Regular premiums
\$250	7.5%
\$500	12.5%
\$1,500	20%
\$2,500	25%
\$5,000	35%

The deductible amount is determined by the client and is applicable **per trip and per insured person**. It is payable in Canadian dollars.

How to add a deductible

The menu to add a deductible appears on the right of the **Products available** screen in the quotation tool.

Quick Quote - Available Products

<p>Cost of insurance (including tax if applicable) <i>Premiums are subject to change without notice as long as the contract/quote is unpaid.</i></p> <p><i>The deductible is applicable to the Emergency Medical Care benefit</i></p>	<p>Number of Insured: 1 - 15 day(s) Trip Cancellation: Prior to departure: \$0.00</p> <div style="border: 1px solid #0070C0; padding: 2px; display: inline-block;"> Deductible \$0 ▼ </div>
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In the case of a client that must answer a health declaration, the premium discount is made on the last premium calculation, **before the \$11 administration fee**.

The premium is adjusted automatically on the skbluecross.info-partners.ca website after having selected the deductible amount.

APPLICABLE DISCOUNTS

Family premium

When a single-parent or two-parent family purchases **Emergency Medical Care** for a contract of **31 days or less**, only the two oldest people pay a premium. The other eligible insureds registered on the contract have access to the benefit free of charge.



In the Annual product, the family premium applies to trip durations of 4, 8, 17 and 31 days.

EXAMPLE

Two-parent family	
Insured person	Annual contract premium
Adult A	\$75
Adult B	\$75
Child A	\$0
Child B	\$0
Child C	\$0

Single-parent family	
Insured person	Annual contract premium
Adult A	\$75
Child A	\$30
Child B	\$0
Child C	\$0

Discount for grandchildren

An insured grandparent can take advantage of a \$15 discount on the insurance premium for their visiting grandchildren.

TO ACCESS THE DISCOUNT

- ✓ The grandparent must be insured with Blue Cross for their trip
- ✓ Grandchildren must be under the age of 16
- ✓ The grandparent must be the policyholder
- ✓ The grandchildren's travel dates must be the same as or included in the grandparent's travel dates

How to apply the discount

The discount for grandchildren is applied by the agent during the purchase process in the "Quotation—Contract summary" section. You will need to enter the grandparents' contract number.

Applicable discounts

Discount	Contract number
#1 Grandchildren di ▾	T82746
#2 Select... ▾	
#3 Select... ▾	

Discounts for travelling companions

The travelling companion of a Blue Cross insured will be able to benefit from a \$25 discount on their insurance premium. The travelling companion can be a spouse, relative or friend.

TO ACCESS THE DISCOUNT

For the travelling companion to have access to the discount, both travellers must:

- ✓ Travel on the same dates and to the same destination
- ✓ Be 55 or over
- ✓ Travel 32 days or more

How to apply the discount

The discount for travelling companions is calculated automatically if your request meets the criteria listed above.

No action is required on your part.

EXAMPLE (TWO ADULTS OF THE SAME AGE)

INDIVIDUAL			Premium -
Insured 1	Insured 2	Other(s) Insured	
\$134.99	\$123.99	-	
<input checked="" type="checkbox"/> Emergency Medical Care			5,000,000 - \$258.98 ▾

Annual discount

The Annual discount allows your client to extend their coverage when:

- The scheduled trip exceeds the maximum trip duration included in their contract.
- Your client is currently travelling and is extending the maximum trip duration for all the benefits included in their contract.

How to apply the discount

The Annual discount is applied by the agent during the purchasing process in the “**Quotation—Contract summary**” section. You will need to enter your client’s Annual contract number.

Applicable discounts	
Discount	Contract number
#1 Annual Emerger ▾	T82746
#2 Select... ▾	
#3 Select... ▾	

EXAMPLE

Your client wishes to stay in the United States for a period of 100 days. They already have a 31-day Blue Cross Annual -Emergency Medical Care contract.

Step 1: Issue a 100-day quote on the skbluecross.info-partners.ca website.

Step 2: Enter the contract number in the “Applicable discounts” section.

The system will calculate the new premium by reducing the premium paid for the Annual contract.

(100-day premium—Annual contract premium discount in effect = **Adjusted premium**)

EARLY RETURN REQUEST

Certain conditions apply:

- ✓ No claim must have been submitted
- ✓ The product or benefit must be eligible
- ✓ An administrative fee of \$25 must be paid

If payment was made by credit card, the refund will be issued on your client’s credit card.
If the contract was paid from your partner account, the refund will be made on your account.

Documents that must be provided

If the insured is eligible for the early return request, they must provide their distributor with the following documents:

- Early return form completed and signed
- Proof confirming the end date of the trip*
- If no proof is submitted, the postmark date on the written request will be considered the end of the trip

* Proof confirming the end date of the trip can be:

- Airplane ticket proving the return to the province of residence
- Bank statement showing a transaction in their province of residence
- Purchase receipt with the insured person’s credit card in their province of residence

BLUE CROSS TRAVEL ASSISTANCE

An insurance card containing the contact details for Blue Cross Travel Assistance is attached at the bottom of the insurance certificate. We recommend that our clients have it with them at all times during their trip.

 International Assistance Assistance internationale		TRAVEL INSURANCE / ASSURANCE VOYAGE	
TRAVEL INSURANCE / ASSURANCE VOYAGE		Extension / Prolongation Canada / USA / États-Unis 1-877-986-7681	Assistance Canada / USA / États-Unis 1-800-361-6068
POLICY HOLDER / TITULAIRE <input type="text"/>		Elsewhere, collect Ailleurs, à frais virés 514-286-7681	Other destinations Autres destinations see back of card / voir verso
CONTRACT / CONTRAT <input type="text"/>		Partner of / Partenaire de  	

IN CASE OF EMERGENCY WHILE TRAVELLING

Emergency location	Number to call
Canada or United States	1-800-361-6068
Mexico	800-062-3174
Dominican Republic	1-800-203-9666
Elsewhere in the world	Toll free: 1-800-7328-7473
	Collect: 514-286-8411

Emergency Medical Care

Your client must contact Blue Cross Travel Assistance before going to a hospital or clinic, otherwise their claim may be denied.

If your client's medical condition does not allow them to contact Travel Assistance, a relative or member of the medical staff must do so on behalf of the client within 24 hours of the onset of the medical emergency.

How do I submit a claim?

If a covered event occurs while travelling, your client must contact Blue Cross Travel Assistance as quickly as possible at one of the following numbers:

- Canada and United States: 1-800-361-6068
- Mexico: 800-062-3174
- Dominican Republic: 1-800-203-9666
- Elsewhere in the world (collect): 514-286-8411

To submit a claim, your client must send their original invoices or receipts as well as their completed and signed claim form within 90 days of the date of the event to the following address:

CanAssistance

Claims – Travel Insurance
P.O. Box 910, Station B
Montreal, Quebec H3B 3K8

QUESTIONS?

If your client has any questions regarding a claim, refer them to Blue Cross Travel Assistance. If you have



GENERAL PROVISIONS AND DEFINITIONS

GENERAL PROVISIONS

Trip break

Applicable to the individual product.

Your client can return to their province or country of residence and then leave for their destination without their insurance contract terminating. During this period, no insurance coverage is valid and no premium refund is granted for days spent in their province or country of residence.

Before returning to their travel destination, your client must still meet insurance eligibility criteria.

In addition, when returning to their travel destination, a health condition that is not stable will be considered a pre-existing medical condition and will be excluded for the remainder of the term of the contract, in accordance with the exclusions relating to pre-existing medical conditions of the Emergency Medical Care benefit.

False declaration, failure to disclose, fraud or attempted fraud

In the event of a claim, we verify the information provided, including anything relating to your medical history.

If you or someone acting on your behalf makes a fraudulent, deceptive or exaggerated statement or claim, whether at the time of enrollment, at the time of a claim or at any other time during the life of the contract, the contract will be considered null and to never have existed.

Return to the province of residence at the insurer's request

In the absence of a medical contraindication, when the Canadian or provincial government recommends that travellers return to the country while you are already on a trip, we may require your return to the province of residence within a period of time that we deem reasonable.

DEFINITIONS

Travelling companion means an immediate family member and up to 6 other people. To qualify as such, a travelling companion must:

- Have planned the trip with your client
- Have the same travel dates as your client
- Have the same trip departure and return points as your client

Spouse means the person to whom the contract holder is married or with whom the contract holder has lived permanently for at least one year. Dissolution of marriage by divorce or annulment as well as de facto separation of more than 3 months cancels this status.

Effective date of the contract means the date the coverage begins. This date is indicated on the insurance certificate.

Dependent child means a child of the contract holder, their spouse, or both and who is over 30 days old at the departure date or at the time of adoption, who is unmarried and depends on the contract holder for support.

Also, to be considered a dependent child, the child must be:

- 20 years of age or under, or
- 21 to 24 years of age and attends an educational institution as a full-time student, or
- Physically or mentally disabled, no matter the age

For **international adoption**, a child who is over 30 days old, not a Canadian resident and who is in the process of being adopted abroad by a Canadian resident is considered to be a dependent child from the moment the required documents have been completed and when the competent authorities of the country where the adoption takes place hand over the child, definitively and without appeal, to the physical, visual and exclusive custody of the adoptive parents or of the person who will accompany the child until their arrival in Canada. A child in the process of adoption does not have to be a beneficiary of the Health Insurance Act or the Hospital Insurance Act of a Canadian province.

High-risk pregnancy means:

- Multiple pregnancy
- Pregnancy resulting from in vitro fertilization
- Pregnancy requiring follow-ups in a clinic specializing in high-risk pregnancies
- Pregnancy for which a medical leave of absence was prescribed to you for a reason other than preventive withdrawal due to the nature of your work
- Pregnancy for which the physician established one of the following diagnoses: preeclampsia, eclampsia, gestational hypertension, placenta previa, cervical incompetence

Family member means the spouse, father, mother, grandparents, grandchildren, parents-in-law, a child (not only a dependent child) of the insured person and/or the spouse, a brother, a sister, a half-brother, a half-sister, a brother-in-law, a sister-in-law, a son-in-law, a daughter-in-law, an uncle, an aunt, a nephew, a niece.

Immediate family member means the spouse, father, mother, and children (not just dependent) of the insured person, the spouse or both.

Prepayment means a non-refundable amount paid for travel expenses in connection with planning a trip and to secure, before the departure date, the availability of a product or service.

Medical emergency/Urgent means a sudden and unforeseen medical condition requiring immediate treatment. An emergency no longer exists when the evidence reviewed by Blue Cross Travel Assistance indicates that no further treatment is required at destination or that your client is able to return to his province of residence for further treatment.

Stable means a pre-existing medical condition that has remained unchanged for several months prior to the effective date of insurance.

For a pre-existing medical condition to be considered stable, it must meet all the following criteria:

1. No new medical diagnosis has been made
2. No new symptoms appeared and there was no worsening or increase in the frequency of existing symptoms
3. No hospitalization has taken place
4. No new medication was prescribed or recommended
5. No change of dosage¹ was made to a medication already prescribed or recommended (dose increased or decreased, or consumption stopped)
6. No new treatment or medical test is pending or has been prescribed, ongoing or recommended
7. No ongoing treatment has been changed or discontinued
8. No prescribed or recommended treatment, nor medical advice has been ignored

¹ We do not consider the following elements as a change of dosage of existing medication:

- Routine insulin or Coumadin® adjustment
- Replacement of a medication by an equivalent generic brand if its dosage remains unchanged
- Decrease in dosage of cholesterol medication
- Change to hormone replacement therapy treatment
- Change in consumption of non-prescribed medication such as: Aspirin®, vitamins, minerals, etc.
- Use of cream or ointment prescribed for skin irritation

Trip generally means temporarily being away from the province or territory of residence.

Trip also means temporarily being away from the usual place of residence inside of the province of residence if it includes at least a 2-night stay in a commercial accommodation establishment located more than 100 kilometres from the usual place of residence.

The **Annual** covers trips made only outside the province or the territory of residence.