

Retiree FlexBenefits Program

Emergency Out-of-Province/Country Medical and Travel Assistance Plan



The plan provides both Emergency Out-of-Province/Country Medical Coverage and Travel Assistance services if you have a medical emergency during the **first 31 days** of a trip outside your province of residence. If you have **retiree + one dependant or retiree + two or more dependants** coverage, your spouse/partner or eligible dependants will also qualify for coverage. This plan is available to retirees participating in the pre-March 1, 1994 and Post-March 1, 1994 RBC Retiree Benefits Program, as well as retirees participating in the Retiree FlexBenefits program. For retirees participating in the Retiree FlexBenefits program, coverage is available under the Basic and Enhanced options only.

Eligible expenses

The plan covers reasonable and customary expenses in excess of the amount covered by your provincial health insurance plan or other source of similar coverage, such as:

- hospital room and board in a ward or semi-private room
- hospital services and supplies
- the services of a licensed doctor
- diagnostic services
- outpatient services
- ground ambulance transportation to and from a hospital when medically necessary
- air ambulance transportation when medically necessary and preapproved by Assured Assistance Inc.

The plan will reimburse 100% of eligible expenses not covered under your provincial healthcare plan or other sources of similar coverage. In all cases, treatment must be the result of a medical emergency that occurs while you or your covered family members are temporarily outside your province of residence or Canada, and within the first 31 days of your departure.

Medical assistance services

Assured Assistance Inc. provides a number of important medical services:

- Emergency response in many different languages
- Referral to a certified medical facility
- Arrangement of direct payment, wherever possible, to the provider for reasonable and customary expenses for the treatment of an unexpected medical emergency not covered by your provincial healthcare plan including:
 - hospital room and board in a ward or semi-private room
 - hospital services and supplies
 - diagnosis and treatment by a physician
 - outpatient services
 - billing arrangements for medical treatment
- Emergency transportation to a facility that is equipped to provide the necessary treatment
- Contacting and updating your family, place of business or family physician
- Monitoring the medical treatment with the medical professionals treating you

Travel medical & claim assistance

The plan provides emergency medical and claim assistance through a worldwide communications network that operates 24 hours a day, seven days a week. The network locates medical services and obtains insurer approval for covered services.

If you, your spouse/partner or eligible dependants experience an unexpected medical emergency that requires immediate treatment while travelling, you should contact Assured Assistance Inc. before seeking medical attention, when possible, at:

- **Canada and the U.S.:** 1-866-496-5254 (toll-free)
- **Worldwide:** 1-905-816-1202 (collect)
- **Fax:** 1-888-298-6340 (toll-free in North America)
- **Fax:** 1-905-813-4719 (outside North America)

Non-medical assistance services

The plan also covers a number of non-medical services:

- Subsistence allowance that covers reimbursement for the covered person's commercial accommodations and meals, essential telephone calls and taxi fares if, on the physician's advice:
 - the covered person, or the covered person's travelling companion (who must be covered under this plan), is relocated to receive medical attention; or
 - the covered person is delayed beyond their return date in receiving emergency treatment for an emergency covered under this insurance. The benefit is up to C\$150 per day, to a maximum of C\$1,500 per family, and is subject to pre-authorization by Assured Assistance Inc.
- Return transportation (economy class) for insured children left unattended due to the death or hospitalization of a covered person. Where necessary, a qualified attendant will be provided.
- Economy-fare transportation for one family member to join a covered person who, while travelling alone, has been hospitalized for more than four consecutive days. Coverage is only extended to a family member insured under this plan.
- The extra cost of a one-way economy-class ticket home for covered persons who miss their originally scheduled flight due to an accident or illness
- If the covered person is unable to drive due to a medical emergency, and no one else is available to drive, up to C\$1,000 to return the covered person's vehicle to their home or the nearest rental agency
- If the covered person is deceased, preparation of a covered person's remains, to a maximum of C\$3,500, and transportation to their hometown in Canada. Coverage does not include the cost of cremation or burial.

When coverage ends

Your coverage will end on the earlier of:

- the end of the 31st day of any out-of-province/country trip
- your return to your province of residence following a trip
- your no longer qualifying for benefit coverage, or
- the termination of your coverage under a provincial healthcare plan

Definitions

Medical emergency: A sudden, unforeseen injury or an acute episode of disease that commences during the period of coverage and results in a medical condition requiring immediate treatment from a licensed physician or immediate hospitalization.

Medical condition: An accidental bodily injury or sickness (or a condition related to that accidental bodily injury or sickness) including disease, acute psychoses and complications of pregnancy occurring within the first 31 weeks of pregnancy.

Additional coverage for extended trips

You may purchase travel medical coverage beyond the first 31 days at discounted rates through RBC Insurance. Coverage must be in place prior to the 31st day of your trip. You can apply for:

- **Single-trip coverage** for one trip lasting up to 183 days, or
- **Multi-trip annual coverage** of up to 365 days.

To obtain coverage or for more information call

RBC Insurance at 1-800-769-2528,

Monday to Friday

8:00 a.m. to 8:00 p.m. and

Saturday – Sunday

9:00 a.m. to 6:00 p.m. EST

What's not covered

The following expenses will not be covered:

- Any illness or injury that occurs beyond the 31st day of your trip outside your province of residence or Canada
- Treatment for any medical condition that is not considered a medical emergency:
 - if you undertake your trip with the prior knowledge that you will require or seek treatment, surgery, investigations, palliative care or alternative therapy of any kind, regardless of whether the treatment, surgery, investigations, palliative care or alternative therapy is related in any way to the medical condition
 - for which future investigation or treatment (except routine monitoring) is planned before the start of your trip
 - for which you were scheduled to undergo surgery or were booked for invasive investigations on your return from your trip;
 - that continues or recurs after you have been advised to return home or move to a different medical facility
- Claims arising from pregnancy or childbirth after the 31st week of pregnancy (including care for a child born during your trip)

- Charges for treatment if you are medically able to return home or transfer to a medical facility that is part of the Assured Assistance Inc. medical network
- Charges for an invasive or aggressive investigation or surgery that is not pre-authorized by Assured Assistance Inc.
- Any illness or injury resulting from:
 - an intentionally self-inflicted bodily injury or sickness
 - committing or attempting to commit an unlawful act
 - insurrection or war (declared or not)
 - participation in any riot, civil commotion or any other act of aggression; or
 - any occupation or paid employment
- Any illness or injury that is the result of:
 - an accident while operating a vehicle, vessel or aircraft while impaired by drugs or alcohol
 - the abuse or chronic use of alcohol or drugs prior to or during your trip; or
 - deliberate non-compliance with medical treatment prescribed by a physician
- Any medical treatment if you travelled to obtain medical treatment or advice



Get the RBC Insurance PATH app for help wherever you roam

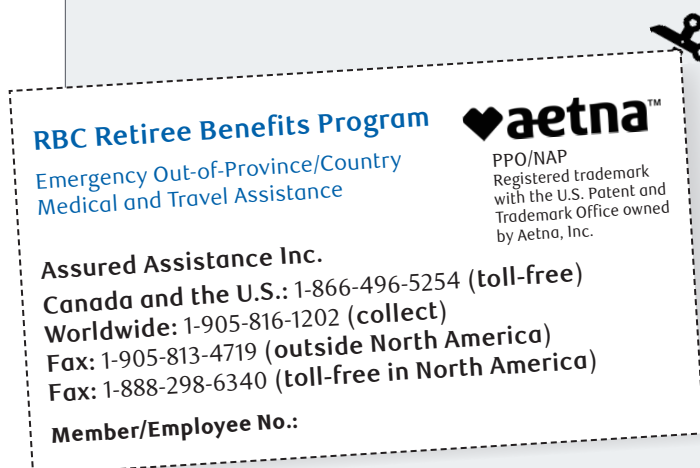
It's our travel mobile app that provides access to emergency medical assistance and up-to-date information for travellers.

Download PATH for free from the Apple Store or Google Play so you can:

- call or email experts directly for 24/7 emergency medical assistance
- search your location to find a medical facility or contact local emergency services
- access worldwide assistance numbers
- access up-to-date travel advisories
- set up and send notification emails to family and friends
- input medical information

Travel assistance wallet card

We recommend that you keep the accompanying emergency medical and travel assistance wallet card in your wallet while you are travelling. Write your member number on the card for easy reference.



If you are travelling outside Canada or the United States, we recommend that you use the Canada Direct number for the country you are travelling to to make it much easier to contact Assured Assistance Inc. in the event of an emergency. These numbers are available at www.infocanadadirect.com or 1-800-561-8868.