

Emergency Out-of-Province/ Country Medical & Travel Assistance – FAQs and Updates for Retirees



Royal Bank

The RBC Travel Insurance business is experiencing higher than normal call volumes largely due to a resurgence in demand for travel bookings and changes to global travel advisories.

In addition, as of November 20, 2021, the administration of the RBC Insurance® Travel Insurance business transitioned to Allianz Global Assistance. Due to the increased travel volume since the transition, Allianz has been experiencing some challenges with handling call volumes. Retirees who reach out to Allianz are likely to experience longer than normal wait times.

Allianz is actively working to reduce wait times with the goal of improving them as quickly as possible.

We understand that some of our retirees have experienced difficulties in obtaining a clear understanding of their coverage when contacting the Allianz travel insurance centre.

As a result, our travel business partners are working with Allianz and have confirmed that enhanced training is being provided to call centre staff to ensure accurate information is being shared with RBC® retirees.

Here are some FAQs regarding RBC's Retiree Emergency Out-of-Province/Country Medical & Travel Assistance* coverage.

* Available only to those retirees eligible for this coverage. Please check your benefits profile to validate if you have elected coverage for yourself and/or your eligible dependents.

Q: How many days of emergency medical coverage do I have when travelling?

A: The Emergency Out-of-Province/Country Medical & Travel Assistance coverage under the RBC Retiree Benefits Program provides emergency medical coverage and travel assistance if you have a medical emergency during the first 31 days of a trip outside your province or territory of residence. If you elected dependent coverage, your eligible dependent(s) will also qualify for coverage. For more detailed information, please visit [Retiree FlexBenefits booklet \(rbc.com\)](#)

Q: Will a travel advisory issued by the Canadian government for my destination affect my coverage?

A: No, travel advisories will not affect this coverage. If you travel to a destination in which a travel advisory has been issued, you will continue to have full coverage under this plan.

Q: Will I be covered for a medical emergency due to COVID-19 if I contract the virus while travelling during the first 31 days?

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

Q: Will you cover the costs for quarantine if I am diagnosed with COVID-19?

A: No, this coverage does not include any quarantine benefits.

Note: Subsistence allowance does not cover the costs associated with a preventive or compulsory quarantine before returning to the country, on site or on arrival at the destination. Subsistence allowance costs may be covered when a retiree is either relocated to receive medical attention or must delay their return due to a medical emergency as advised by a physician, including a medical emergency related to COVID-19. This benefit must be pre-approved by Allianz Global Assistance.

Q: Do I need to be vaccinated to be covered for COVID-19?

A: No, coverage is in place regardless of your vaccination status.

Q: I am travelling for longer than 31 days – can I purchase travel insurance at a discounted rate?

A: Yes – please visit <https://www.rbcinsurance.com/employee/travel-insurance-discount.html>

Q: Can I purchase travel insurance at a discounted price for my family if I haven't elected them as an eligible dependent(s)?

A: Yes, our travel insurance discount is available to a retiree's family – please visit <https://www.rbcinsurance.com/employee/travel-insurance-discount.html>

Q: Some travel destinations require confirmation/proof of travel insurance coverage – how can I obtain that?

You can access your confirmation coverage at any time by visiting [RBC Retirees in Canada – RBC](#) or calling HRSC at 1-800-545-2555



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