



TRAVELLING OUTSIDE CANADA WITH ASEBP BENEFITS

Travelling to another country is an exciting adventure! And, if you're travelling with ASEBP coverage, you can venture with peace of mind knowing that your comprehensive benefits come along for the ride.

ASEBP's Outside Canada Emergency Travel Benefits, which are included in your Extended Health Care Benefits, cover you for all reasonable and customary charges in excess of the amount paid by your provincial government health care coverage for:

- medical care, including surgery and semi-private hospital accommodation (the hospital must be a public general active treatment hospital)
- ambulance services, medical evacuation, diagnostics and medical aids/supplies
- return of dependent children, personal items and pets

These are just some examples of coverage, full details of ASEBP's outside Canada emergency travel benefits can be found on our website, www.asebp.ab.ca, in our online Extended Health Care Guide, as well as in our *Travelling Outside Canada* brochure which can be downloaded from the Publications section of our website (found under the Member Resources tab).

TRAVELLING DURING A GOVERNMENT-ISSUED TRAVEL ADVISORY

At times, it may be necessary for the Government of Canada to issue travel advisories for certain countries to ensure the safety and well-being of Canadians. Advisories may be put into effect for many reasons, including the threat of terrorism, civil unrest, rebellion, political instability, a natural disaster and health emergencies. ASEBP encourages you to check for government-issued travel advisories for your desired destination, at www.travel.gc.ca/travelling/advisories, prior to booking any travel.

While avoiding countries under a travel advisory is your best option, we know this isn't always possible—sometimes travel advisories may be issued after your trip has been booked or once you've arrived in the country or region.

If you choose to travel to a country under a government-issued **Avoid Non-Essential Travel** or **Avoid All Travel** advisory, there are certain limitations to your Outside Canada Emergency Travel Benefits.

OUTSIDE CANADA EMERGENCY TRAVEL BENEFIT

Claims would be payable unless:

- emergency medical expenses are incurred in a country, region or city, when a formal notice was issued by the Department of Foreign Affairs, Trade and Development of the Canadian government, or its equivalent, prior to the departure date advising Canadians to avoid non-essential travel or avoid travel to that country, region or city **unless the incident is unrelated to the posted warning;**
- in the commission of or attempt to commit, directly or indirectly, a criminal act under legislation in the area of commission of the offense; or
- direct participation in an insurrection, a war or act of war (declared or not), the hostile action of the armed forces of any country, hijacking or terrorism, a riot, civil commotion or any other act of aggression.

Coverage limitations on the following page apply regardless of whether or not you are travelling.



These limitations apply regardless of whether or not you are travelling.

LIFE INSURANCE

Claims would be payable unless they occurred as a result of your active participation in a war, act of war (declared or not) or conduct which would constitute an offence in Canada.

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Claims would be payable unless you sustained an injury that was the result of war or any act of war (declared or not), whether or not you are an active participant.

EXTENDED DISABILITY BENEFITS

Claims would be payable unless they occurred as a result of your active participation in a war, act of war or conduct which would constitute an offence in Canada.

EXTENDED HEALTH CARE

Claims would be payable unless they occurred as a result of your active participation in a war, act of war or conduct which would constitute an offence in Canada.

Questions?

If you have any questions about your ASEBP travel coverage, please contact an ASEBP benefit specialist:

Phone: 780-431-4786 (in the Edmonton area)

Toll-free: 1-877-431-4786

Email: benefits@asebp.ab.ca

In the event of a medical emergency while you are travelling, please call the emergency access number for your nearest location. Numbers are listed on the back of your ASEBP ID card.

This document is provided for informational purposes only. It shall have no bearing or influence upon the adjudication of claims. All claims will be adjudicated in accordance with the provisions set out in the applicable benefit plan, policy or spending account.