

# PEITF General Overview of Group Insurance Benefits

## Improvements to your Travel Benefit

We are pleased to announce upcoming improvements to your Travel Benefit coverage effective May 1, 2013. The Travel Benefit ensures you are protected in the event of an unforeseeable medical emergency while travelling.

### Stability Definition

Your current contract indicates that emergency expenses incurred as a result of a pre-existing health condition are covered, provided your condition is stable for at least 6 months prior to travel and medical attention is not anticipated during the travel period.

**Effective May 1, 2013 this 6 month stability period will be reduced to 90 days.**

The 90 day stability criteria will now be clearly outlined in your Group Benefits booklet.

The medical information reviewed when assessing stability will also be clarified:

*pre-existing condition is considered stable if you, in the 90 days before the departure date (or 90 days before the booking date for Trip Cancellation coverage), have not:*

- ▶ *been treated or evaluated for new symptoms or related conditions;*
- ▶ *had symptoms that increased in frequency or severity, or examination findings indicating the condition has worsened;*
- ▶ *been prescribed a new treatment or change in treatment for the condition (generally does not include reductions in medication due to improvement in the condition, or regular changes in medication as part of an established treatment plan);*
- ▶ *been admitted to a hospital for the condition or*
- ▶ *been awaiting new treatments or tests regarding the medical condition (does not include routine tests).*

*The above criteria will be considered by Medavie Blue Cross collectively in relation to the overall medical condition.*

### Terrorism Exclusion:

Additionally, we've assessed our existing Travel Benefit war and terrorism exclusions, and are **removing the exclusions for acts of terrorism**. The following exclusions will still apply:

- ▶ expenses incurred while travelling in a country (or a specific region of a country) for which there is a Government of Canada travel warning, when such travel warning was issued before the departure date and the loss or expense is related to the reason for which the travel warning was issued; and
- ▶ insurrection, war (declared or not), the hostile action of the armed forces of any country or participation in any riot or civil commotion.

**This change will help ensure you are not excluded from Travel coverage for reasons outside of your control.**

If you have any questions, please contact Johnson Inc