

# FAQ: YOUR GPM TRAVEL INSURANCE

## General information

### Where can I find information about my coverage?

Details on travel coverage can be found in your policy wording and summary of benefits.

### Who do I contact for questions about my travel plan and benefits?

MSH Assistance is happy to assist you with any questions about your plan or benefits. You may contact them via the numbers on your wallet card: **1-833-366-0875** (toll-free) or **+1-416-987-4047**.

### If I'm travelling for a longer period than my group plan allows, can I extend my coverage?

Yes. Call MSH Insurance Solutions at **1-800-360-3234** or **+1-416-730-8488** to speak with one of our agents.

### Where can I find my policy number?

You can find your policy number on your wallet card.

### I have lost my wallet card. Can I obtain a new one?

Yes. If you have lost your wallet card, you can contact GPM to request a new one at **+1-450-667-7737** or **1-866-967-7737** or send an email to [info@gpm.ca](mailto:info@gpm.ca)

### Am I covered for travel outside of my province and Canada?

Yes, coverage is available worldwide. For more information about the amount of time you may spend outside home province or Canada, please refer to the summary of benefits or your policy wording.

### What happens if I am travelling when the new MSH travel plan takes over?

The MSH plan will automatically replace your existing coverage and you will continue to be covered for the remaining duration of the specified trip allotment. If you are travelling for a longer period than the specified trip allotment, please contact MSH to extend your coverage.

# Medical assistance

## What if I get sick in a country where I don't speak the language? How do I communicate with doctors or contact my family back home?

MSH Assistance provides oral and written translation services.

## If I get sick and need medical treatment, will I have to pay out of pocket?

Whenever possible, the insurance companies will try to coordinate direct payment with medical facilities so that you do not have to pay out of pocket. It is important that you contact MSH Assistance if you require medical attention. This department will help you get the medical attention you need while attempting to coordinate payment at the facility where you are being treated. However, it should be noted that some medical facilities may ask for an upfront payment.

## What happens if I get sick far away from the nearest hospital?

Travel insurance plans typically include emergency transportation by land and/or air, as well as remote evacuation to the nearest appropriate hospital or medical facility. Since it is usually necessary to have air ambulance and remote evacuation benefits arranged and pre-approved by your insurance company, it's important to check with your insurer before leaving for your trip. In the case of an emergency in a remote area, be sure that you're able to contact your insurance company.

## What is considered an "emergency"? Will I be covered if I get a cold?

In general, an emergency refers to a sudden, unexpected, and unforeseen sickness or injury which requires immediate medical treatment. A cold (or other illness) will only be covered if it falls under your policy's definition of an emergency. It's important that you read your policy wording carefully to make sure that you understand its benefits and exclusions.

## I am currently taking medication. Will I be covered if my existing condition gets worse while I'm away?

While some policies offer coverage for emergency medical expenses related to stable pre-existing medical conditions, prescription refills and other routine expenses are not, as they are not considered emergencies. It's always a good idea to check the limitations and exclusions in your policy wording.

## What should I bring with me when I visit the doctor?

It is important to bring the right documents for visits to any medical facility. This includes:

- Photo ID
- Your wallet card
- A copy of the claim form
- A list of medications you are taking (if applicable)
- A list of any known conditions or allergies (if applicable)

### When is the emergency assistance line available?

Our emergency assistance team is available 24 hours a day, 7 days a week.

### What if I am too sick to call?

Your travel partner, friend, family member or medical provider can call emergency assistance if you are unable to do so. It's crucial that you don't assume that someone has called on your behalf as your policy may limit coverage if your insurer isn't informed within 24 hours of your admission to a hospital.

### I would like to see a doctor. Do I have to call the emergency assistance number?

Before seeing any doctor, it's always a good idea to call the number on your wallet card. The team will help you find the right care and provide guidance with billing and submitting a claim.

### Can you refer me to a doctor?

Yes, our emergency assistance team is glad to assist you. Please refer to your wallet card for our contact information.

### What if I am asked to pay up front?

If a medical facility asks you for upfront payment, call MSH at **1-833-366-0875**, and we will speak with the facility. If our contact information isn't readily on hand and the facility is insistent on receiving payment, ask for an invoice of the charges. You do not have to pay the bill immediately at the facility, but you will have to submit the invoice and claim form to MSH as soon as possible. This will allow us to arrange for a prompt payment on your behalf.

### If I have a medical emergency, who do I call?

For a medical emergency, call one of the two numbers on your wallet card: **1-833-366-0875** or **+1-416-987-4047**.

### In an emergency, when is the best time to call?

It is always best to call MSH Assistance as soon as possible in an emergency. While it is better to call before you receive medical treatment, we understand that this may not be possible. Please ensure that you, or someone on your behalf, contact MSH Assistance within 24 hours of your admission to a hospital to avoid a delay in processing and paying your claim.

### What if I need to see a doctor in the middle of the night?

Regardless of the time of day, call MSH Assistance for medical guidance of any kind, or for help with questions or claims. Operators are available 24 hours a day, 7 days a week.

### Do I need to call MSH Assistance if I see a doctor for something minor?

A call to MSH Assistance is recommended each time you receive medical care. The team can help with finding a facility to ensure you receive the care you need. Most importantly, keeping MSH Assistance informed helps you avoid paying out of pocket for medical services.

### What does “direct-pay” or “direct billing” mean?

Direct-pay or direct-billing means your insurance company pays the medical facility directly for covered medical services. Direct-pay facilities are part of a medical network that is managed by MSH Assistance. Without direct-pay or direct-billing, you would need to pay for your own medical services and submit an insurance claim in order to get your money back.

## Claims

### Do I need a claim form to submit my claim?

Yes. Be sure to complete all sections, sign the form, and include all original receipts.

### Where do I find my claim form?

A copy of the claim form should accompany your fulfillment documents, but you can contact GPM to obtain another copy at **+1-450-667-7737** or **1-866-967-7737** or send an email to [info@gpm.ca](mailto:info@gpm.ca).

### How do I submit my claim?

Gather all receipts, complete the claim form, and sign it. Make sure you keep copies of all original documents. You can submit your claim form and receipts via email to [mshclaims@mshassistance.com](mailto:mshclaims@mshassistance.com). More detailed instructions on how to submit a claim can be found in your policy wording or by calling MSH Assistance.

### Who do I contact with questions about my claim or the claim process?

For questions regarding your claim or the claim process, please contact MSH at **1-833-366-0875** (toll free) or at **+1-416-987-4047** (in Toronto or outside of North America). You may also email [mshclaims@mshassistance.com](mailto:mshclaims@mshassistance.com).