



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 **1-833-366-0881** or **+1-416-987-8781** 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

Am I covered for travel outside of my province and outside of 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 as needed.

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.

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.

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.

COVID-19 COVERAGE

What is my coverage for COVID-19 while travelling?

All GPM travel policies cover reasonable and customary costs for eligible emergency medical expenses related to COVID-19, subject to all policy limitations, exclusions, and provisions. COVID-19 coverage remains valid even when an advisory to avoid all or non-essential travel is in place. However, this does not include self-isolation in a non-hospital setting as our policies do not cover additional living expenses (except as provided under Benefit #12 – Meals and Accommodation).

Can I receive COVID-19 testing even if I have no symptoms?

Since medical benefits are largely limited to expenses related to unforeseen emergencies requiring immediate attention, elective testing for COVID-19 is unfortunately not covered. If you are in Canada, please check with your province's Ministry of Health for COVID-19 testing details. For example, in Ontario, COVID-19 testing is covered at no charge, regardless of your eligibility under the Ontario Health Insurance Plan.

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.

You can submit your claim form and receipts via email to 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.

Where do I go for COVID-19 testing?

If you are in Canada, please visit the website for your province's Ministry of Health to view a list of assessment centers in your area.

Are over-the-counter COVID-19 screening kits (such as those available in pharmacies) covered?

Unfortunately, over-the-counter medications, including screening kits, are not covered.

Does my policy cover medical expenses related to COVID-19?

The MSH GPM travel plans (policies 54507627, 54507628 & 54507629) cover reasonable and customary costs for eligible emergency expenses related to COVID-19, subject to all policy limitations, exclusions, and provisions. COVID-19 coverage remains valid even when an advisory to avoid all or non-essential travel is in place.

Am I covered by trip cancellation or trip interruption insurance?

MSH GPM travel plans that were in effect prior to the non-essential travel advisory issued on December 15, 2021 by the Government of Canada will be covered for trips cancelled due to COVID-19. Trips booked after the non-essential travel advisory was issued will not be covered for trip cancellation due to COVID-19 until the advisory is lifted. Only applicable to policies containing trip cancellation benefits.

What do I do if I get sick while I am travelling?

Whenever If you feel symptoms related to COVID-19, contact MSH Assistance at **1-833-366-0875**, toll-free within Canada or the United States, or at **1-416-987-4047**, from anywhere in the world.

Assistance will help to assess your symptoms and direct you, as needed, to a hospital or clinic for appropriate care. Depending on your specific situation, MSH Assistance is also available to:

- Provide interpretation services to help you better communicate with health care personnel.
- Advance funds to a service provider if fees for medical care are required to be paid upfront.
- Monitor your case through to recovery.

When consulting with a doctor, be sure to disclose any visits to high-risk areas or contact with anyone with visible COVID-19 symptoms.

Will I be covered for self-isolation or quarantine – for example, if a hotel room is needed?

Precautionary quarantines for travellers due to government restrictions, including upon arrival at a destination or upon return to their home country, are not covered under GPM travel policies. However, if your return to your home country is delayed due to a precautionary quarantine, your coverage can be extended, provided you remain eligible. Coverage is automatically extended for up to five days under certain circumstances (for example, a delayed return due to flight disruption or hospitalization).

GPM travel policyholders hospitalized due to COVID-19 infection will be covered as with any illness. However, this does not include self-isolation in a non-hospital setting as our policies do not cover additional living expenses. (except as provided under Benefit #12 – Meals and Accommodation).

Can I still mail information such as original documents regarding claims to MSH International?

While our offices are still open and mail continues to be delivered, we kindly ask that claims and supporting information be submitted online or via email.

What if I get sick returning to Canada from abroad?

If you have travelled abroad, or have been in contact with someone who has, we advise that you:

- Stay home and avoid contact with others for 14 days;
- Contact your local public health authority within 24 hours of your arrival in Canada;
- Follow up with your health care professional.

If you develop a fever, cough, or have difficulty breathing in the 14 days after your return:

- Call your health care provider or your local public health authority.
- Disclose your symptoms and your travel history to an area under advisory or with an outbreak, and/or any contact you may have had with anyone with related symptoms.



IF YOU ARE SICK AND NEED MEDICAL ATTENTION IN CANADA:

- Notify the medical clinic or hospital in advance. Disclose your symptoms and/or your travel abroad.
- Do **NOT** take public transit, an uber, or a taxi!
- Wear a mask while waiting for or when receiving treatment to prevent spreading the illness.



IF YOU FEEL SICK BEFORE YOUR DEPARTURE FOR CANADA:

- Do **NOT** use any form of public transportation.
- Seek medical attention immediately.



IF YOU FEEL SICK DURING TRAVEL TO, OR UPON YOUR ARRIVAL IN CANADA:

- Inform the flight attendant, cruise staff, or a border services agent. They will decide whether medical assessment by a quarantine office is necessary.