

FAQ

Interuniversity Services Inc.

Policy Number	1KX90
Travel Assistance	Yes, provided through Axa
Emergency	\$2,000,000 per incident
Emergency trip limit	180 days
Referral	\$500,000 per lifetime
Trip Cancellation	No coverage



What if I need medical attention while travelling?

As soon as possible: call the 24-hour emergency phone number located on the back of your Travel Card (see below). If you can't make the call yourself before seeking treatment, have a friend or family member call AXA Assistance from the hospital once you are there. AXA will ask some questions about your emergency and any potentially related medical history. Providing accurate information (which includes your full name, policy number) will help make sure you receive the right help and information about your coverage.

The numbers are captured on your **Travel Card:**

If you're calling from the U.S.A and/or Canada – 1-866-783.9473

From outside U.S.A. and Canada, call collect via operator - 514-285-8195

For general inquiries – inquiries with respect to policy provisions should be directed to your Human Resources Department or Benefits department (**perhaps insert the university's email or contact information here?**)

Is trip cancellation covered under the SSQ policy?

No, the travel health policy covers emergency medical expenses incurred for out of province/country travel only. Costs associated with the cancellation of a trip are not covered.

Is there a pre-existing conditions clause under our program?

If you are an **active employee**, there is **no pre-existing** conditions clause under our program.

If you are a **retiree**, **yes** there is.

Any condition for which the Insured Person received medical advice, consultation or treatment within six (6) months prior to the commencement of a Trip, with the exception of a Chronic Condition which is under treatment and Stabilized by the regular use of medication; "Chronic Condition" means a disease or disorder which has existed for a

minimum of six (6) months. "Stabilized" means there has not been a change in the medical condition requiring medical or psychiatric intervention for a minimum of six (6) months.

What happens if I contract COVID-19 while travelling?

COVID-19 is not an exclusion under your current policy language. Provided that you contract COVID-19 while out of province/country and you needed emergency care, it would be covered subject to the terms and conditions of your contract

Does our policy have any government advisory exclusions?

No. There are no government advisory exclusions on our policy.

Are my dependents eligible for group travel coverage?

Please contact your Human Resources Department for confirmation of who is covered under your Emergency Medical Travel program.

What if the country I'm travelling to requires proof of coverage?

Your Human Resources or Benefits department can provide you a letter confirming your eligibility and coverage.

Am I required to submit claims to my Provincial Plan prior to SSQ?

No, please send claims directly to SSQ who will arrange for any coordination required with the Provincial Program.

Do I need to contact AXA Assistance for non-emergencies?

Your Travel policy provides coverage for unexpected illness, injury, sickness while travelling abroad. However, for non-emergencies, we recommend that you get the care needed and keep all your receipts and submit for reimbursement upon your return to your province of residence.

Before you travel...

- Make Sure you have your Travel Card
- Obtain a copy of your Travel booklet
- Obtain a claim form if you need to be reimbursed for an incurred travel claim.
- Consult your Human Resources website for all the information as it relates to your Emergency Medical Travel program
 - [Add website here with all the above docs?](#)

