



IMPORTANT NOTICE for plan sponsors

Updated Out of Province Emergency Travel Plan coverage

Contract amendment

This notice serves as an amendment to your Alberta Blue Cross group contract effective February 1, 2014. Please file this notice with your contract for future reference.

Effective February 1, 2014, the following changes will be made to your group travel plan:

- **Current Out of Province Emergency Travel maximum enhanced as follows:**
The maximum benefit payable for the Out of Province Emergency Travel Plan has increased to \$5,000,000 per participant per incident. The overall contract maximum currently in place for your group remains the same; however, Out of Province Emergency Travel claims will no longer accumulate to the overall contract maximum.
- **Current pregnancy exclusion enhanced to read:**
Alberta Blue Cross shall not pay for any Benefit relating to pregnancy or childbirth complications, including treatment for the newborn, if the medical emergency occurs after the 32nd week of gestation or is a result of the deliberate inducement of miscarriage.
- **Current DFAIT Exclusion clarified as follows:**
Benefits are not covered if emergency medical care expenses are incurred in a country, region or city, when a written 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 all travel to that country, region or city unless the incident is unrelated to the posted warning.
- **The current Mental and Nervous Disorder exclusion has been removed from the travel plan.**
- **Clarification on Coordination of Benefits added to read:**
In the event a Participant is entitled to similar Emergency Travel Benefits under any other individual or group contract including, but not limited to, Government Health Programs, credit card coverage or private or auto insurance plans, Blue Cross will coordinate the payment of Emergency Travel Benefits with the other insurer(s). Payment of the total Emergency Travel Benefits by all insurers cannot exceed 100% of the Eligible Expense which was incurred.

Questions?

If you have any questions about these changes, please contact your Alberta Blue Cross Group Sales representative. Plan members who have questions may contact Alberta Blue Cross Customer Services at 1-800-661-6995.

