

Change to Travel Plan Effective January 1, 2020 - Communication for Districts

The RTO/ERO Benefits Committee through the Board of Directors are pleased to announce changes to your travel insurance effective January 1, 2020. Royal and Sun Alliance Insurance Company of Canada (RSA) will replace Sun Life as the underwriter of the **travel** insurance. As well, Global Excel will be the new travel assistance provider, replacing Allianz Global Assistance. Your Extended Health Care, Dental and Semi-private Hospital plans will continue to be underwritten by Sun Life.

The Benefits Committee initiated this change in order to lock-in assurance of cost for what can be a volatile component of your benefit plan, and as a result of comments and suggestions from participants regarding travel emergency medical claims and travel assistance services.

RSA is one of the top three travel insurance providers in Canada, with extensive experience in large Affinity travel programs and a proven track record of excellence in being there for customers in their time of need.

Global Excel is one of the largest independent travel assistance providers delivering full-service cost containment, claims management and superior medical assistance services to clients located in over 90 countries around the world.

The following enhancements will be made to your travel insurance as a result of this change on January 1, 2020:

- The maximum will change from \$2,000,000 per person per trip to \$10,000,000
- Baggage loss of up to \$1,000 will be added
- The maximum for emergency services of a chiropractor, podiatrist and chiropodist will increase from \$225 per year to \$500 per emergency and emergency services of a physiotherapist will increase from \$300 per year to \$500 per emergency. Emergency services of an Osteopath will also be added.

All RTO/ERO Group Insurance Plan participants will be receiving new Benefits Cards with Global Excel's contact information. The cards will be mailed in November along with the Communiqué newsletter.

Please refer to the [FAQ](#) for additional information.

Coverage for your extended health care, dental and semi-private hospital plans as well as the claims processing are not affected by this change.

Introductory FAQ

Why are we changing insurer and travel assistance provider for the out-of-province/Canada travel plan?

- In order to provide ongoing financially stable travel insurance, the Benefits Committee investigated a plan with the highest degree of insurance available in the market. Due to the rising cost of care in the United States where most of our members travel, the US dollar exchange and the upcoming OHIP out-of-country changes, it was no longer viable to have a self-insured travel plan.
- RTO/ERO has received a number of comments and suggestions from members regarding the handling of travel emergency medical claims, and your Benefits Committee is confident that claims and medical assistance services will greatly improve with a change to RSA Canada and their travel assistance provider Global Excel Management.

How will I know which travel assistance provider to contact, Allianz Global Assistance or Global Excel?

- The transition will be very simple. If a claim is incurred on or before December 31, 2019, you will contact Allianz Global Assistance. For all claims incurred as of January 1, 2020, you will contact Global Excel. This applies to both emergency medical claims and trip cancellation/interruption claims.

When will we receive Global Excel's contact information?

- Your new Benefits Card will be mailed in November along with the Communiqué newsletter. Global Excel will have a toll free number for travel within Canada/USA, a second toll-free number for travel within Mexico and a call-collect phone number for calls from the rest of the world. All three phone numbers will be dedicated to RTO. As of January 1, 2020 you will need to discard your old Benefits ID Card and use this new one.

Will this change negatively affect my travel plan coverage?

- You will not lose any current benefits. In fact, there are some coverage enhancements, such as:
 - The maximum will change from \$2,000,000 per person per trip to \$10,000,000
 - Baggage loss of \$1,000 will be added
 - The maximum for emergency services of a chiropractor, podiatrist and chiropodist will increase from \$225 per year to \$500 per emergency and emergency services of a physiotherapist will increase from \$300 per year to \$500 per emergency. Emergency services of an Osteopath will also be added.
 - The transportation to bedside benefits will change from seven consecutive days of hospitalization to three consecutive days.

Full details will be provided in the new Insurance Plans Booklet which will be mailed in December.

Will the premiums change? If so, when will we know the new cost?

- Any premium changes are announced annually in the renewal newsletter, Communiqué (formerly the Group Benefits Update and Going Places newsletters). Premium rates are affected by the exchange rates and utilization. These factors are always taken into account during renewal time

Will I still be covered when travelling outside my province of residence but within Canada?

- Yes, the travel coverage will continue to cover you when travelling within Canada.

Will Supplemental Travel still be offered?

- Yes. The Supplemental Travel plan will be available with identical trip durations as your current plan.

Are my dependents still covered?

- Yes. There are no changes to the eligibility requirements for the out-of-province/Canada travel insurance. Any dependents who are currently insured will continue.

Will this affect the processing of my travel claims?

- Global Excel provides superior medical assistance services. RTO/ERO insured members will have the added feature of a Global Excel Mobile Service application which can be downloaded on their phone. Here you will have the ability to track real-time claim information, update personal information or submit questions regarding your claim.

Will Global Excel pay for my emergency medical expenses up-front as Allianz did or will I have to pay the provider and seek reimbursement when I return home?

- Global Excel will work with the provider to pay your eligible claims directly to the provider so that you do not have to make any up-front payments. Some medical facilities insist on upfront payment before they begin treatment. Although this situation is rare, it is important that you are aware.