

Your travel plan has been enhanced

Alberta Blue Cross group benefit plans are evolving to meet the diverse needs of our customers. Based on member feedback, your Alberta Blue Cross group travel plan has been updated.

Effective August 1, 2011, the following changes will be made to your group travel plan:

ADDED BENEFITS

Return of dependent children

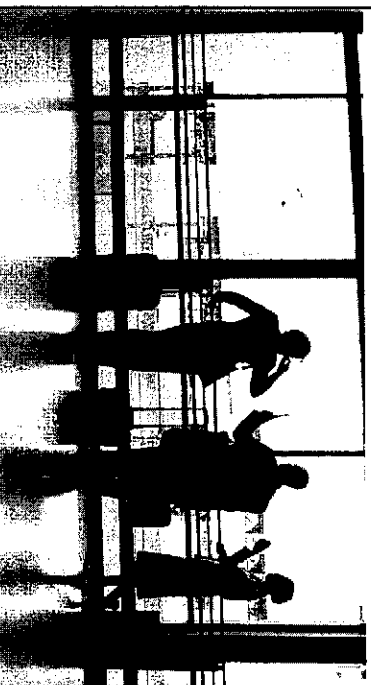
Reimbursement for reasonable and customary charges of a one-way economy airfare for the return of dependent children if the participant has been admitted in hospital for more than 48 hours or has been medically repatriated. Includes the cost of an approved escort, if required, at the discretion of Alberta Blue Cross.

Return of pet(s)

Reimbursement up to a maximum of \$500 for the cost of one-way transportation if the participant is returned to the province of residence by air ambulance.

Return of personal items

Reimbursement up to a maximum of \$500 for the cost to return personal items such as luggage, if the participant is returned to the province of residence by air ambulance.



BENEFIT UPDATES

Meals & accommodation

Reimbursement up to \$250 per day per participant to a maximum of \$2,500 per incident (increased from \$150/day to a maximum of \$1,500) for extra costs of unavoidable additional expenses for meals and accommodation incurred by a participant during and after the effective trip dates when remaining with a sick or injured travelling companion.

Incidental expenses

Reimbursement up to \$50 per day to a maximum of \$500 (increased from \$100) per hospital stay will be paid for the inpatient to cover incidental expenses incurred during the hospital stay.

Dental pain relief

Reimbursement up to a maximum of \$300 per participant per trip (increased from \$200) for eligible expenses in a dental office for relief of dental pain, excluding root canals.

Identification of deceased

Reimbursement up to \$250 per day, to a maximum of three days per incident for meals and accommodation, plus the cost of one round trip economy airfare, by the most direct route from the participant's province of residence, for a family member or a friend to identify the deceased prior to release of the body, where necessary. The family member or friend is responsible for his/her own emergency medical travel coverage.

BENEFIT UPDATES (continued)

Friend/family hospital visits

Reimbursement up to \$250 per day to a maximum of \$2,500 per incident (increased from \$150/\$1,500) for meals and accommodation, plus the cost of one round trip economy airfare, by the most direct route from the participant's province of residence, for a family member or a friend to visit the participant who has been confined in hospital for at least three days outside the participant's province of residence and written verification of the attending physician that the situation is serious enough to require the visit. **The family member or friend is responsible for their own emergency medical travel insurance.**

Accidental dental

Reimbursement of usual, customary and reasonable charges, as determined by Alberta Blue Cross, for services provided by a licensed health care professional for the repair or extraction and/or replacement of a participant's natural or **permanently attached artificial teeth** damaged by direct accidental external blow to the mouth. The injury must occur after the date the participant became eligible for benefits under the contract and **the participant must see a health care professional immediately following the accident.**

Student emergency medical travel

Student emergency medical travel insurance, (formerly available under the 90-day plan), **is no longer available** through Alberta Blue Cross travel plans. Students that have been approved for travel prior to August 1, 2011, will be covered until the earlier of one year from their departure date or their return to Canada.

CLARIFICATION ON CONTRACT EXCLUSIONS AND LIMITATIONS

Refusal to comply

Alberta Blue Cross reserves the right to transfer the participant to another hospital or to return the patient to their province of residence. **If a participant is medically able to return to their province of residence and refuses to comply with the transfer request, Alberta Blue Cross will be absolved of any further liability, whether related to the initial incident or not.**

Abuse of medication/alcohol and use of illegal substances

Benefits are not covered if expenses are incurred due to abuse of medication, toxic substances, alcohol or the use of non-prescription drugs.

Travel contrary to medical advice

Benefits are not covered if travel is booked or commenced contrary to medical advice or if medical attention is anticipated during the travel period. **Alberta Blue Cross shall have the right to obtain medical information from the participant's physician(s) and may request an assessment by an independent physician(s) or specialist(s).**

Travel advisories/warnings

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 and International Trade (DFAIT) of the Canadian government, **prior to the departure date** advising Canadians to **avoid non-essential travel or avoid all travel to the country, region or city unless the incident is unrelated to the DFAIT warning.**

Questions?

If you have any questions or concerns regarding this information, please contact Alberta Blue Cross Customer Services at 1-800-661-6995.

We appreciate your continued business and thank you for your support.



www.ab.bluecross.ca

©The Blue Cross symbol and name are registered marks of the Canadian Association of Blue Cross Plans, an association of independent Blue Cross plans. Licensed to ABC Benefits Corporation for use in operating the Alberta Blue Cross Plan. ABC B2853_member (2011/05)