

OUT-OF-PROVINCE/COUNTRY TRAVEL MEDICAL EMERGENCY COVERAGE

Your Chambers Plan's Extended Health benefit includes coverage for eligible expenses resulting from a medical emergency outside your province of residence. *Medical Emergency* means an unforeseen illness or accidental injury requiring immediate medical treatment, and the emergency expenses must be reasonable and customary for the area in which they are charged. The Plan will pay for eligible expenses that *exceed* the provincial health insurance plan schedule in the insured's home province, and covers services like hospital medical services and supplies, semi-private hospital room, and physicians' services.

Currently, the Chambers Plan's provisions will cover these services as long as the insured person is covered under their provincial health plan. **Effective April 1, 2012 (for trips commencing after March 31, 2012), coverage will have trip limits based on the age of the insured, as shown below.**

Age of Insured (as at April 1st, 2012)	Trip Duration (as long as insureds are covered under their provincial health plan)
Up to Age 65	180 Days
Age 65 to 69	90 Days
Age 70 to 74	60 Days
Age 75 and older	30 Days

This *Amendment of Coverage Notification* details a change to the Travel Medical Emergency coverage under all health options under the Chambers of Commerce Group Insurance Plan, effective April 1, 2012. It should be kept with your *Certificate of Insurance* and employee booklet previously issued.



Chambers of Commerce
Group Insurance Plan®