

The Edmonton Pipe Industry
Health and Welfare Trust Fund
16214 118 Avenue, Edmonton AB T5V 1M6
Tel: 780-452-1331 Fax: 780-487-4063
Email: questions@epibenefitplans.com
Website: www.epibenefitplans.com

January 1, 2023

Re: Emergency Medical Travel Insurance Announcement – Change in Insurer

Dear Plan Member

The Plan's Emergency Medical Travel Insurance (ETA) coverage with RSA will terminate on January 1, 2023. This is because RSA made a business decision to exit from the group insurance emergency medical travel insurance market effective 11:59 p.m. December 31, 2022.

The Manufacturers Life Insurance Company (Manulife) will be the ETA insurance provider to the Plan effective January 1, 2023.

The new coverage with Manulife is identical to the existing coverage with RSA. The new Manulife plan documents will be provided to you shortly. It is important to ensure you are medically stable before traveling. You can contact the insurer if you have questions on medical stability.

Where Can I Access the Policy and Emergency Contact Information?

As soon as this is available, it will be posted on our website at www.epibenefitplans.com or you can contact the Administration Office at 780-452-1331.

How Does a Change in Insurer Affect Your Coverage?

The new travel coverage insured by Manulife is identical to the RSA travel coverage. You and your eligible dependants will be covered for the same medical emergency and travel assistance benefits that you are covered for under the present RSA policy. You must be in benefit to be eligible for emergency medical travel coverage.

Travel Before December 31, 2022

If your departure date for travel is in 2022 and you are eligible for the Plan's emergency medical travel insurance on your departure date, you and your eligible dependants will remain eligible for the travel coverage of the Plan during your eligible travel trip duration. There is no need to register with Manulife.

You will automatically be covered under the Manulife travel policy on January 1, 2023 if you are covered for benefits for January 2023.

Your Trip Duration

Plan members have total trip duration of 60 consecutive days per trip. Your trip duration does not change or reset with a change in the insurer.

If coverage is required for more than the number of days provided to you by the Plan's coverage, you may purchase additional coverage for the excess portion of your trip by calling Manulife Travel Insurance at 1-833-685-2788, or by applying online at:

https://www.manulifetravelinsurance.ca/mfti/quote/top-up-plans.html?pp=OCM_TU

The cost of any additional travel coverage extension purchased by you must be paid for directly to Manulife.

Medical Conditions

Pre-Existing Medical Condition Stability Period - prior to your departure, a covered person must satisfy the insurer's pre-existing medical stability condition as follows:

- a) **Active Plan Members Under Age 70:** The covered person **must be in a stable medical condition prior to departure**. There must not be a medical condition for which, prior to departure, medical evidence suggests a reasonable expectation that treatment or hospitalization could be required while travelling. Coverage is provided for **sudden and unforeseeable circumstances**.
- b) **Active Plan Members Aged 70 – 98:** The covered person **must be in a consistent stable medical condition for a period of 90 days immediately prior to departure**. There must not be a medical condition that was not stable **at any time during the 90 day period** prior to departure, for which medical evidence suggests a reasonable expectation that treatment or hospitalization could be required while travelling.
- c) **Retired Plan Members:** The covered person **must be in a consistent stable medical condition for a period of 180 days immediately prior to departure**. There must not be a medical condition that was not stable **at any time during the 180 day period** prior to departure, for which medical evidence suggests a reasonable expectation that treatment or hospitalization could be required while travelling.

Who Do I Contact to Confirm I am Medically Stable?

You would contact Manulife/Global Excel at the numbers listed below if your departure date is in 2023.

To contact Manulife/Global Excel, please call:

In Canada and the United States: 1-833-685-2790

Elsewhere Call Collect: 1-519-735-9448

Do I Need to Call the Insurer?

If you are departing in 2022, we continue to recommend that you contact RSA Travel Insurance prior to your departure to confirm that coverage will be provided at your destination. For departures in 2023, please contact Manulife.

To contact RSA/Global Excel, please call:

In Canada and the United States: 1-866-870-1898

Elsewhere Call Collect: 1-819-566-1898

To contact Manulife/Global Excel, please call:

In Canada and the United States: 1-833-685-2790

Elsewhere Call Collect: 1-519-735-9448

What if I Have a Claim?

The provider of the emergency medical and travel assistance coordination services will continue to be the same provider under the Manulife policy, Global Excel Management.

Global Excel must be contacted immediately at the numbers above in the event of a medical emergency while travelling. Failure to contact Global Excel prior to the commencement of medical treatment may result in the medical treatment received not being covered by the insurer.

Claims incurred by you or your eligible dependants should be submitted to the applicable insurer based on the date your claim was incurred. RSA will handle claims incurred prior to January 1, 2023. Manulife will handle claims after that date.