



**Memo**  
**Emergency Medical Travel Insurance Program**  
**Pre-existing Condition Limitation**

DEAR PLAN MEMBER:

Retirees who have medical coverage through the University benefits plan should note the following important limitation on the Emergency Medical Travel Insurance policy:

The Emergency Medical Travel Insurance policy for retirees does not cover losses (fatal or non-fatal) or expenses caused by or resulting from:

Any condition for which the insured person received medical advice, consultation or treatment within six (6) months prior to the commencement of a trip, with the exception of a Chronic Condition<sup>1</sup> which is under treatment and Stabilized<sup>2</sup> by the regular use of prescribed medication;

**IMPORTANT NOTE REGARDING THE PROCEDURE FOR CLAIMS:**

In the event of a claim, the emergency assistance provider for SSQ, AXA Assistance, will request confirmation of coverage from SSQ.

Should the medical condition diagnosed be potentially related to a pre-existing condition, AXA Assistance will also request a signed authorization to collect individual medical records from the attending physician to allow SSQ to verify if the illness is related to a pre-existing medical condition. For those situations, the member/claimant has to therefore pay out-of-pocket for all medical expenses and then submit receipts for reimbursement. Once the medical records have been reviewed, the expenses are reimbursed in accordance to the terms and conditions of the policy, including any applicable pre-existing limitations.

If the medical condition diagnosed is resulting from an accident or clearly not a result of a pre-existing condition, the assistance provider will set up direct billing with the medical provider when possible. Providers have no obligations to accept third party payments and members may have to pay and submit their claim for reimbursement.

**It is recommended that members plan their trip carefully. Please refer to the insurance booklet before travelling and if necessary, call your HR department to double check on anything you are unsure about.**

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<sup>1</sup> "Chronic Condition" means a disease or disorder which has existed for a minimum of six (6) months.

<sup>2</sup> "Stabilized" means there has not been a change in the medical condition requiring medical or psychiatric intervention for a minimum of six (6) months.