

Collective Agreement Highlight: Travel Health-Care Coverage

Are you booking your winter vacation?

Before you finalize your travel plans, here are a few important things to know about your out-of-province and out-of-country emergency health-care coverage.

What You Need to Know (Appendix C Health Plans)

Travel health-care coverage provides protection for **emergency medical, surgical, and hospital services**, along with related expenses, incurred outside your province of residence due to an **unexpected accident or illness**. Eligible charges are those **not covered by your provincial health plan**. Coverage is available **24 hours a day, year-round, worldwide**.

To be eligible, employees must be **registered with and entitled to benefits from Manitoba Health**.

Benefits apply to **emergency treatment only** and are payable **with no overall maximum**, although certain treatments or services may have specific limits as outlined in **Organization Policy**.

Plan exclusions and limitations are also detailed in Organization Policy. Of note, coverage is **not provided** when travelling outside Manitoba for:

- medical treatment, or
- educational purposes.

When travelling **outside of Canada**, coverage is limited to **90 days** during:

- a paid or unpaid leave of absence,
- an employee exchange, or
- any other similar absence.

Students are **not covered** while attending a learning institution **full-time outside of Canada**.

