

New services available in travel insurance!

The AREF, in collaboration with Beneva and CanAssistance, the travel assistance service provider, have implemented two new services to provide improved support to AREF members.

Feel free to put these services to use and take advantage of CanAssistance's expertise, who have been assisting travellers for 35 years.



New! Simplified pre-travel advice service

Have a travel project in mind?

Click the link below to register on the CanAssistance website. You'll just need to provide some basic information about yourself and your travel plans to confirm your coverage and fully enjoy the benefits of this new service!

Once your information has been provided, a CanAssistance agent will contact you by phone within five business days.

You will then receive valuable information, such as:

- The coverage included in your contract
- Precautions to take depending on your destination
- Contact details for available and recommended medical resources at your destination
- Guidance on what to do in case of an issue
- The possibility to **confirm your medical stability**, as well as that of any other people travelling with you covered under your contract

This way, you can enjoy your trip with peace of mind, knowing that you're fully covered by your travel insurance.

Sign up for:

 [Simplified pre-travel advice service](#)

If your departure is scheduled within the next week, please call CanAssistance directly at 1 800 363-9050, option 2.



New! Online "Click-to-Call" emergency service

If you experience a medical emergency, CanAssistance's travel assistance service is available 24/7.

Because making a collect call can sometimes be complicated, CanAssistance has set up a new online service that allows you to connect directly to their emergency assistance line. With just one click, you can contact them using your internet-connected mobile device (cell phone, tablet or computer).

For medical emergencies only:

 [CanAssistance emergency hotline](#)

This service is also available through the [AREF page](#) on the Beneva website.

Please note that you can always contact CanAssistance using the numbers on the back of your insurance card.

Tips for travellers

AREF, in collaboration with Beneva and CanAssistance, shares the key information you need to make the most of your travel insurance.



Before you travel

Always make sure your medical condition is good and stable before you leave

Your travel insurance covers expenses incurred following an emergency situation resulting from an accident or unexpected illness that occurs during your trip. However, **expenses related to a known or investigated medical condition prior to departure might not be eligible in the event of a problem.**

AREF and Beneva encourage you to contact CanAssistance, our travel insurance provider, before your departure in order to receive confirmation of the stability of your medical condition. If you are leaving for an extended period of time, confirming the stability of your health condition is even more important, as the probability of it changing during your trip is greater.

When you call, try to answer as completely and accurately as possible. In the event of a claim, you may be penalized if inaccurate or incomplete statements are uncovered during checks performed.

In most cases, CanAssistance will be able to confirm the eligibility of your condition and you will leave with peace of mind. In addition, the information gathered by CanAssistance will simplify the processing of your claim in the event of a health problem during your trip.

Here are some examples of situations where you should contact CanAssistance:

- You changed your medication in the year leading up to your trip.
- You saw your physician or other healthcare professional in the year leading up to your trip. That's right, even if your physician said you could go!
- You have symptoms that may reasonably suggest that you may have complications or require medical attention.
- You are waiting for the results of a medical test or official diagnosis.
- You have an operation and/or treatment scheduled, whether it is before or after your departure date.
- Your health status has changed.

To confirm your medical stability, ask questions about your coverage, and benefit from CanAssistance's pre-travel advice, take advantage of the **Simplified pre-travel advice** service to have an agent call you.



Simplified pre-travel advice service

If your departure date is less than a week away, call 1 800 363-9050. option 2.

Tips for travellers



During the trip

If you require medical care while travelling, you must contact CanAssistance's travel assistance service prior to incurring any expenses. Their representatives will guide you to the appropriate resources, confirm your eligibility, and, when possible, handle the billing so that you don't have to pay the expenses yourself. If necessary, their medical team will follow up with your attending physician at your destination if additional care is required, communicate with your relatives or your family doctor, and remain in contact with you throughout your hospital stay as well as during outpatient consultations, until your condition is stabilized or recovered.

Although, in most cases, CanAssistance can obtain information directly from healthcare providers abroad, it's important to keep all documents you receive on site, such as invoices and medical reports related to your emergency situation. These may be required for your claim file with CanAssistance.

CanAssistance's travel assistance service is available 24/7. With just one click, you can contact them from your internet-connected mobile device (cell phone, tablet or computer) using the [Click-to-call Emergency call service](#)



CanAssistance emergency hotline

They can also be reached by phone

In Canada and the United States: **1 800-363-9050, option 1.**

Elsewhere in the world (collect call): 1-514-985-2281.

Reminder: dial the country code, followed by our number.



Travel insurance claim

A duly completed and signed official claim form must be submitted to CanAssistance in order to finalize your file, even if you didn't incur any expenses during your trip. This can be done entirely electronically and securely using the online claim forms available on the CanAssistance website.

Please note that, despite the involvement of the travel assistance service, you may still receive invoices directly. Don't worry. Many providers, especially in the United States, routinely work with external billing and collection services. It's important not to make any payments without first receiving instructions from CanAssistance.

Don't hesitate to contact the team dedicated to claim-related questions, Monday to Friday from 8:30 a.m. to 5:00 p.m., by telephone at **1 800-363-9050, option 4**

or via live chat on the [CanAssistance website](#)