

What does GCHP-Advantage cover?

GCHP-Advantage covers hospitalization and medical services for emergencies due to unexpected sickness or injury. The full coverage details (including the benefits, conditions, limits, and exclusions) are in the policy wording available at the plan website — use the web address on your insurance ID card, or visit www.david-cummings.com/gchpadvantage



Summary of what is covered in the case of an unexpected medical emergency:

- Hospitalization
- Services of a legally qualified physician, surgeon, or registered nurse
- Diagnostic, x-ray, & laboratory services
- Local ambulance service
- Medical equipment and supplies
- Services of a registered chiropractor, physiotherapist, chiropodist, podiatrist, osteopath, naturopath, acupuncturist, or speech therapist
- Outpatient services of a psychiatrist, psychologist, or counselor
- In-hospital psychiatric care
- Trauma counseling
- Prescription medication
- Maternity care
- Emergency Dental Care Treatment in the event of an accident or the sudden onset of acute dental pain
- Accidental death or disablement
- Return to home country due to your illness or injury
- Return to home country due to family emergency

Eligible expenses are reimbursed 100%, with no deductible. The Overall Maximum Limit is \$2,000,000 Canadian Dollars.
*Refer to the policy wording for the terms and conditions of coverage.

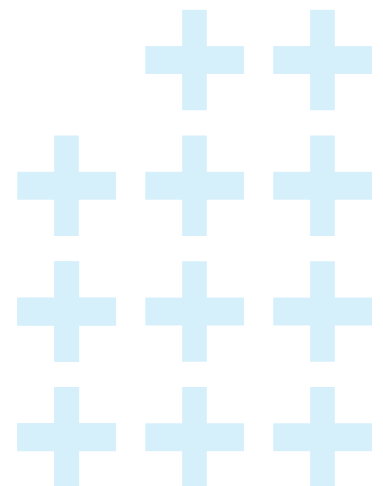
What is not covered?

Please read the policy wording for the full list of exclusions and limitations. The following are highlights of what is not covered.

Any medical costs related to:

- Elective medical treatment
- Contraceptives
- Routine (non-emergency) medical care for a pre-existing medical condition
- Mountaineering, scuba diving exceeding a depth of 15 meters, rock or precipice climbing exceeding a height of 15 meters, hang gliding, paragliding, sport parachuting, sky diving, athletic or sports activities for remuneration or prize money, or while riding or driving in or on any motorized vehicle or device in any race or speed contest
- Misuse of medication, use of intoxicants or illegal drugs

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How does the insurance work?

MSH INTERNATIONAL is the insurance company that administers and pays insurance claims. **Contact MSH INTERNATIONAL** for help in making a claim, and if you need to find out if a certain medical specialist, procedure or test is covered. You will need to provide the policy and certificate numbers, and the spelling of your name as it appears on your Insurance ID Card.



Call Toll Free in North America at: 1-808-808-2694

Email: claimsamerica@msh-intl.com

MSH INTERNATIONAL Canada

Suite 2900, 605 – 5th Street SW Calgary, AB T2P 3H5



If you pay medical costs during your coverage period, use the Claim Form to get reimbursed from MSH INTERNATIONAL. The Claim Form and full instructions are at the plan website. To process a claim MSH INTERNATIONAL will need your completed claim form, and all related bills/receipts.

IMPORTANT: Submit claims promptly. MSH INTERNATIONAL must receive your claims within 90 days of your policy expiry date.

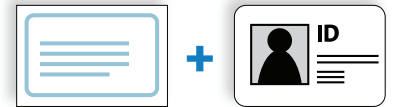
What do I do if I need to see a doctor?

Bring your Insurance ID Card and a claim form. If you must pay for the doctor's visit, ask the doctor to write your medical diagnosis on the claim form. If you pay but do not have the doctor complete the claim form, ask the clinic for a copy of your medical record as this may be required to process your insurance claim. On the Claim Form, describe the reason for your visit, including your symptoms and the diagnosis the doctor gave about your sickness or injury.

If a doctor refers you to see a specialist or surgeon, or to get a medical procedure it is strongly recommended that you contact MSH INTERNATIONAL to request pre-authorization before your scheduled appointment.

Direct Billing to MSH INTERNATIONAL

MSH INTERNATIONAL will accept billing of eligible medical expenses directly from medical clinics and practitioners. Present your insurance ID card and photo ID and let your medical provider know that they are welcome to contact MSH INTERNATIONAL to verify your coverage and the eligibility of your medical expenses.



What do I do at a hospital?

1 If you go to an **Emergency Room (ER)**:

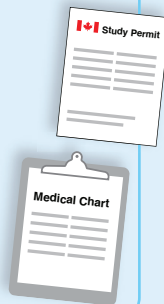
Some hospital Emergency Rooms will bill your medical costs to MSH INTERNATIONAL directly, and at others you may be given the bill, or required to pay up front. If you are given the bill or pay up front, make a claim to MSH INTERNATIONAL as soon as possible.

2 If you are admitted as an **IN-Patient**:

You, or someone on your behalf, must call immediately to **MSH Assistance at 1-800-808-2694** (open 24 hours). MSH will need the insurance policy number and the spelling of your name as it shows on your Insurance ID Card.

Important Tips!

- 1 If you have a Study or Work Permit, carry a photocopy of it with you. If you show a copy of your permit at the hospital you may qualify for *lower hospital rates*.
- 2 Before you leave a hospital or medical clinic, get a copy of your medical records for that visit because they may be required to process your insurance claim.



Questions? DCIS is here to support you.

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