

Travel Benefits Plus – Covered Services

Emergency Transportation

- Coverage is provided for emergency medical transportation to the nearest hospital where treatment is available. If the covered person is travelling outside Canada, coverage is also provided for the cost of emergency medical transportation to a hospital in Canada when the covered person is assessed as medically transportable, provided transportation has been pre-approved and arranged by Co-operators Life.

Qualified Medical Attendant

- Reasonable fees, including airfare, accommodation, and meal expenses, charged by a medical attendant other than a relative who accompanies the covered person during a return flight on a commercial airline, when required by the attending physician and when pre-approved and arranged by Co-operators Life.

Transportation to Bedside

- Reimbursement for round-trip economy airfare by the most direct route via a common carrier in the event that the covered person becomes hospitalized as a result of a covered injury or sickness, if the attending physician advises that the hospitalized covered person requires the attendance of a family member or close friend.

Return of Family Members

- In the event that arrangements for pre-paid transportation to the covered person's province of residence were missed due to a covered Injury or Sickness, the cost of one-way economy fares, less any credit for unused tickets, for the covered person and dependents.
- In addition, when the covered person is transported by air ambulance or commercial stretcher, one-way economy airfare to return dependents home, provided travel is pre-approved and arranged by Co-operators.
- Reasonable and customary expenses, including return or round-trip economy class airfare, for an escort to accompany dependent children home, when necessary and when pre-approved by Co-operators Life.

Return of Vehicle

- Reimbursement of the reasonable and customary amount, to a maximum of \$3000, for a commercial agency to return a vehicle to the covered person's home or, if a rental vehicle was used, to the nearest rental agency, in the event that the covered person is unable, for reasons of a covered illness or injury, to return home with the vehicle used for the journey, or:
- If the covered person was air evacuated, reimbursement for one-way economy class airfare to the city from which an air evacuation commenced in order to retrieve the vehicle. If the covered person was air evacuated with another covered person, then that person is also eligible for one-way economy class airfare to the city from which the air evacuation commenced. Reimbursement is limited to a combined maximum of \$3000.

Out-of-Pocket Allowance

- Reimbursement up to a combined maximum of \$2500 for reasonable and customary living expenses, child care, essential telephone calls and taxi fares incurred by the covered person or by persons remaining with the covered person while the covered person is hospitalized as an inpatient.

Identification of Deceased

- In the event that a covered person dies from a covered illness or injury while travelling alone, reimbursement of round-trip economy airfare by the most direct route via a common carrier for a family member to travel to identify the deceased prior to release of the body, if required by authorities.

Repatriation Expenses

- In the event that a covered person dies from a covered illness or injury, Co-operators will pay up to a maximum of \$10,000 for:
 - a) Cremation expenses at the place of death, or
 - b) Reasonable and customary expenses incurred in preparing the deceased for burial and shipment to the province of residence provided the deceased does not have any other Repatriation benefit under any other insurance policy. (No reimbursement is provided for the cost of the casket.)