

## About Compass

- The Compass International Supplementary Benefits Program has been designed in direct response to the needs of individuals who are assigned to Short Term missions outside of Canada (with the exception of the United States of America).
- This program is supplementary to Provincial Health Insurance Plans and provides coverage for emergency accident and sickness on a 24-hour, worldwide basis, for medical expenses, evacuation and Accidental Death and Dismemberment benefits.
- These coverage(s) protect you on or off your assignment overseas.

## Requirements for coverage

The applicant must be:

- A Canadian Citizen or a Permanent Resident.
- Must have valid Provincial Health Insurance coverage in place for the duration of coverage.
- Eligible for Short-Term mission trips as defined by their respective organizations.

## Insurer

- **Aetna International** underwrites the benefits listed under this plan and is an internationally established insurer, offering evacuation and travel assistance organization providing medical assistance, evacuation and repatriation services.
- **Cowan Insurance Group Ltd** is the plan Administrator.

## Frequently Asked Questions

- **Q: Who is eligible for coverage?**
- **A:** Canadian citizen/permanent resident on Short Term Mission travel; and their eligible dependents.
- **Q: What is the required coverage Period?**
- **A:** The duration of your Short Term Mission Trip to a maximum of 12 months.
- **Q: Is medical evidence of insurability required?**
- **A:** No.
- **Q: What is the age limit?**
- **A:** Coverage is provided to age 75.
- **Q: How to enroll for coverage?**
- **A:** Simply complete an application form including the beneficiary section and forward it to our office.
- **Q: Are pre-existing Conditions covered?**
- **A:** Yes, pre-existing conditions are covered when requiring emergency medical services.
- **Q: Are anti-malaria medications covered?**
- **A:** Yes, including the required dosage prior to departure and after returning to Canada. This coverage is provided up to \$400 per insured per 12 month period.
- **Q: Is coverage provided in high risk zones?**
- **A:** Yes, except for zones where the Canadian Department of Foreign Affairs and International Trade (DFAIT) have specifically instructed Canadians to leave the area.

This information summarizes your coverage; final interpretation of your coverage is governed solely by the terms of the policy and plan document.

### Contacting Cowan:

700-1420 Blair Towers Place,

Ottawa Ontario K1J 9L8

Tel: 1-800-565-0484

E-mail: [clients@CowanGroup.ca](mailto:clients@CowanGroup.ca)

### Contacting Aetna:

+1-800-231-7729 (toll-free)

+1-813-775-0190 (collect)

E-mail: [aiservice@aetna.com](mailto:aiservice@aetna.com)

### Aetna Emergency Services:

- Global: +44 (0) 1252 351 200 (toll)
- USA: 1 866 895 7795 (toll-free)
- China: 400 120 6141 (toll-free)
- UAE: +44 (0) 1252 351 206 (toll)

### Emergency Medical Expense Benefit

- No deductible.
- \$1,000,000 per person (lifetime maximum.)
- Hospital, Physicians services, Registered nurses, Prescription Drugs, Medical equipment, Ambulance Services, X-Rays, Laboratory and Dental.

### Emergency Medical Assistance\*

- Multilingual emergency medical assistance is provided 24 hours a day, 365 days a year by Aetna International.
- Medical referrals
- Medical consultation services

### Medical consultation and monitoring\*

- Aetna International will provide medical monitoring for a hospitalized member.

### Transportation to join disabled insured\* and Return of dependants\*

- If a member is hospitalized for more than seven days, a family member will be provided with roundtrip transportation to join the member.
- Coverage is also provided for living expenses.
- If dependant children under the age of 16 are left unattended as the result of the insured person's accident or illness, arrangements will be made for them to be returned to their place of residence.

### Emergency medical transportation\*

- When necessary, Aetna International will arrange to evacuate the member to an appropriate facility or repatriate back to Canada. During an evacuation, the member is entitled to a Daily Expense Allowance of \$150/day for up to 14 days.

### Repatriation of mortal remains\*

- In the event of a member's death overseas, Aetna International will arrange the return of the remains. Up to a maximum of \$5,000.

### Accidental Death & Dismemberment

- \$50,000 coverage, lump sum payment for accidental death or other specified losses.

### Optional coverage

### Accidental Death & Dismemberment

- Maximum coverage of up to \$250,000 payment of a lump sum for accidental death or other specified losses.
- Coverage is available for insured & accompanying family members.

*\*arranged by Aetna.*

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