

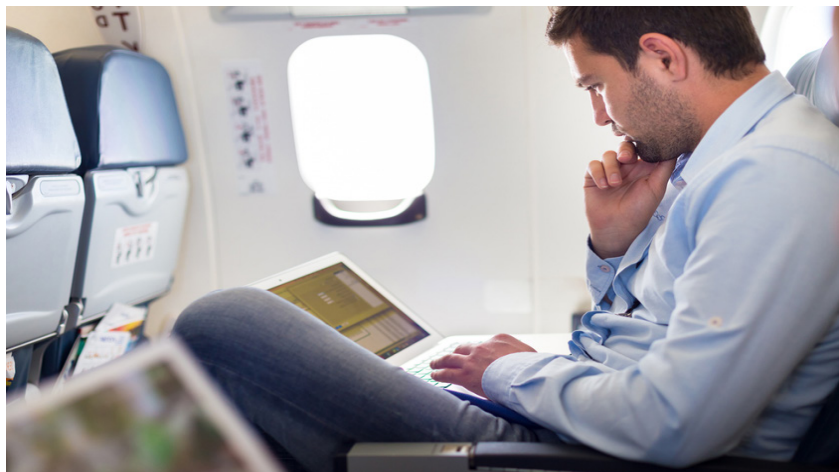
Welcome to Sutton Special Risk

This is your Member Information Package. It provides a comprehensive overview of your benefit program, a guide to making claims and also contains your Medical Insurance Card – please detach this card and carry it in your wallet at all times.

Sutton's claims and administrative personnel are highly experienced and have extensive experience with both domestic and expatriate programs. We have partnered with On Call International to provide comprehensive 24/7/365 global travel assistance services for our clients who work abroad and travel for business.

Your Member Information Package contains important information and should be kept in a place known to you and your family. Please take the time to review the contents of this package.

- Member Insurance Card - Page 2
- Benefits Summary - Page 3
- Security Assistance Services - Page 10
- Claims Guide - Page 11
- Treatment Payment Options - Page 12
- Claims Portal FAQ - Page 13
- Medical and Dental Claim Form - Page 14
- Global Assistance Services - Page 16
- Destination Intelligence - Page 17



Life's Risky.™
Plan for the unexpected.

SUTTON
SPECIAL RISK



If you are in a medical emergency, first call local emergency response services and then contact On Call as soon as possible.

For assistance, contact:

Toll Free (Canada and US): 1-855-464-8968
Calls from elsewhere in the world: 1-603-328-1355
Text Only Number: 1-844-302-5131
Email: mail@oncallinternational.com

Emergency Medical, Travel and Security assistance is provided by On Call International and is available 24 hours a day, 7 days a week.



Notice to Physicians, Hospitals and Insureds:
Pre-certification is required for all hospital inpatient care, surgical treatment and medical evacuations.



Medical Insurance

Policyholder: CARE Canada

Policy Number: 386/026988A

Please carry in your wallet at all times. Insurance effected through certain underwriters at Lloyd's. Coverage arranged and administered through Sutton Special Risk Inc.

CARE Canada - Class 1

Eligibility	All Expatriate Members under the age of 70 who enrol in either the Single or Family Plan.
Territory	Coverage is Worldwide.
Claim Procedures	Written notice must be given to Insurer within 30 days and written proof must be submitted within 90 days of the date a claim arises. Failure to give notice of claim or furnish proof of claim within the time prescribed by this condition does not invalidate the claim if the notice or proof is given or furnished as soon as reasonably possible, and in no event later than one (1) year from the date of death or the date a claim arises under the contract if it is shown that it was not reasonably possible to give notice or furnish proof within the time prescribed.
How to Claim	Please refer to the attached Claims Guide for instructions on submitting claims and contact information should you have any claims questions or require Emergency Assistance Services.
Emergency Assistance	24 Hour Worldwide Assistance services are provided by On Call International. <i>In the event of an emergency, immediately call:</i> Toll Free (US and Canada): 1-855-464-8968 Calls from elsewhere in the world: 1-603-328-1355 Text Only Number: 1-844-302-5131 Email: mail@oncallinternational.com
Pre-Certification Requirements	On Call International must be contacted for all Air Ambulance Services. All hospital and surgical expenses must be pre-certified by On Call International. Family members, friends and Hospital or Physician's office staff may call on your behalf.
Repatriation	If the Insured Person has a serious or terminal illness or condition for which extended or ongoing treatment may be required and such treatment can be provided in their Country of Residence or Home Country at less cost to the Insurer, the Insured Person may be repatriated to their Country of Residence or Home Country.
Currency	Benefits will be payable in Canadian currency.

Major Medical Insurance

Policy Number 386/026988A - Class 1

(Single or Family Coverage)

Coverage outside the Member's Country of posting is limited to Emergency Treatment only (except for expenses incurred in the Insured Person's Country of Citizenship).

Benefit Percentage	100%
Deductible	Nil
Maximum	\$1,000,000 lifetime per Insured Person
Pregnancy Benefits	Maximum \$15,000 per Pregnancy and Delivery. Where a Caesarean Section is medically required, the maximum is increased to \$25,000 per Pregnancy and Delivery. All other Complications of Pregnancy are insured in accordance with the Policy limitations, to a maximum of \$75,000.
Well-Baby Care	To a maximum of \$2,000 or 24 months of age, whichever is reached first.
Termination	Coverage terminates at age 70 or the date upon which the Insured Person is no longer affiliated with the Policyholder.
Insurer	Certain Underwriters at Lloyd's London through Sutton Special Risk Inc.

Major Medical Insurance (continued)

Policy Number 386/026988A - Class 1

<p>Covered Expenses</p>	<ul style="list-style-type: none"> ▪ Private room and board and other necessary Hospital services and supplies ▪ Outpatient Hospital services ▪ Physician services for medical treatment or surgical procedures ▪ Anaesthesia and its administration, diagnostic X-rays and radioactive therapies ▪ Blood Transfusions and blood plasma, oxygen and the administration thereof ▪ Artificial limbs, eyes or other prosthetic appliances, subject to a maximum of \$3,000 per calendar year ▪ Rental or purchase (at the Insurer's option) of casts, cervical collars, crutches, trusses, splints and braces (except dental braces and splints) or orthopedic shoes if part of a brace (limited to \$150 per pair and to a maximum of one (1) pair per Insured Person per calendar year), including any fee charged by a Physician for designing , constructing, fitting or applying such device, subject to a combined maximum of \$3,000 for all expenses per calendar year ▪ Rental or purchase (at the Insurer's option) of a wheelchair, mechanical aids to breathing and other durable medical equipment for temporary therapeutic treatment, subject to a maximum of \$7,500 per accident, sickness or disease ▪ Professional nursing services rendered by a Nurse (maximum \$15,000 per calendar year) ▪ Local ambulance to and from Hospital where medically necessary, up to a maximum of \$1,500 per accident, sickness or disease. ▪ One (1) physical examination per calendar year (including pre-trip examinations within 30 days of departure), to a maximum of \$350 ▪ Drugs and medicines which require a written prescription (including oral contraceptives) when not administered during Hospital Confinement, subject to a dispensing maximum of a six (6) month supply. ▪ Allergy treatments ▪ Pre-trip vaccinations (within 30 days of departure) and immunizations up to a combined maximum of \$2,000 ▪ Expenses for administration of vaccines, anti-toxins, injections for immunizing against disease or poisons, up to a maximum of \$125 per Insured Person per calendar year ▪ Diabetic supplies (insulin, syringes and glucose strips) ▪ Physiotherapist or speech therapist up to a maximum of \$1,500 per calendar year per type of service when ordered by a Physician ▪ Chiropodist/podiatrist, chiropractor, naturopath, osteopath, acupuncturist or massage therapist to a maximum of \$500 per calendar year per type of service. Coverage includes diagnostic x-rays and laboratory tests ordered by a chiropractor, osteopath or chiropodist/podiatrist, up to a maximum of one (1) x-ray per practitioner per calendar year. ▪ Licensed psychologist, social worker or psychotherapist, up to a combined maximum of \$1,500 per calendar year. ▪ Contraceptives ▪ Expenses for Membership and access fees charged by medical clinics ▪ Replacement of prescription glasses or hearing aids required as a result of damage caused by a direct accidental blow occurring while the person is insured ▪ Dental services necessitated by an accidental blow to the mouth (treatment incurred within 90 days, to a maximum \$15,000 per accident ▪ If while outside the Insured Member's place of permanent posting and as a result of Injury or Sickness the attending Physician certifies in writing that the Insured Person, due to his/her medical condition, is prohibited from resuming any travel following discharge from the Hospital, the Insurer will pay the reasonable and necessary expenses actually incurred for board and accommodation, up to a maximum of \$1,000
<p>Vision Care Expenses</p>	<ul style="list-style-type: none"> ▪ Charges for prescription contact lenses, eyeglasses, sunglasses or laser eye correction surgery, up to a maximum of \$250 per Insured Person every 24 consecutive months. ▪ Charges by a licensed ophthalmologist or optometrist for one (1) eye exam per Insured Person every 24 consecutive months

Major Medical Insurance (continued)

Policy Number 386/026988A - Class 1

Pregnancy and Delivery Expenses	<ul style="list-style-type: none"> ▪ Pregnancy and Delivery benefits to a maximum of \$15,000 per Pregnancy. Pregnancy and Delivery benefit covers Medically Necessary expenses incurred in respect of childbirth. Eligible expenses include delivery costs, pre-natal and post-natal treatment of the mother, Hospitalization and Physicians services. ▪ Midwifery services are deemed to be a covered expense when used in place of or in addition to a Physician ▪ Where Caesarean Section is Medically Necessary, the Pregnancy and Delivery maximum is increased to \$25,000 per Pregnancy ▪ Elective Caesarean Section or Caesarean Section deemed necessary as a result of a previous elective Caesarean Section is limited to a maximum of \$15,000 under the Pregnancy and Delivery benefit ▪ Other Complications of Pregnancy are insured under the Emergency Pregnancy and Delivery benefit in accordance with the Policy limitations, to an overall maximum of \$75,000
Well-baby Care Expenses	<ul style="list-style-type: none"> ▪ Well-baby Care (including the outlined Immunizations) to a maximum \$2,000 or 24 months of age, whichever is reached first. Eligible Well-baby immunizations are as follows: Diphtheria-Tetanus- Pertussis (DTaP), Inactivated Polio Vaccine (IPV), Haemophilus Influenzae Type B (Hib), Mumps- Measles-Rubella (MMR), Hepatitis B
Additional Covered Expenses	<p>Air Ambulance, Transportation & Repatriation Expenses</p> <p>The following benefits are payable subject to an overall combined maximum of \$500,000:</p> <ol style="list-style-type: none"> a) Necessary transportation expenses for the Insured Person to the nearest hospital, or to a hospital in their country of normal residence if deemed essential by the attending Physician or Surgeon. All airline flights will be paid at economy fare, unless executive class is deemed medically necessary by the attending Physician. b) Roundtrip transportation for an accompanying qualified medical attendant to hospital and back. c) Roundtrip economy transportation for one accompanying family member and/or any minor dependents, who actually reside with the Insured Person in the country of employment or assignment, to the hospital and back, or in the case of minor dependents to the nearest available alternative caregiver. d) Roundtrip economy transportation costs for one family member not residing with the Insured Person between their country of residence and the country of employment, where the Insured Person has died or is certified by their attending Physician or Surgeon to be in critical condition, up to a maximum of \$10,000. <p>In the event of the death of the Insured Person, the expenses of preparation and transport home of the body, including costs of embalming and a coffin.</p>
Termination	<p>Coverage terminates at age 70 or the date upon which the Insured Person is no longer affiliated with the Policyholder.</p>
Insurer	<p>Certain Underwriters at Lloyd's London through Sutton Special Risk Inc.</p>

Dental Insurance

Policy Number 386/026988A - Class 1

(Single or Family Coverage)

Deductible	Part 1 Expenses Nil Part 2 and Part 3 Expenses Nil
Benefit Percentage	Part 1 and Part 2 Expenses 100% Part 3 Expenses 50%
Maximum	Part 1, 2 and 3 Expenses A combined maximum of \$3,000 per Insured Person per calendar year
Part 1 Expenses	Diagnostic and Preventive Services (Includes oral examinations, consultation where required and upon referral by a dentist or physician, prophylaxes and topical applications of fluoride.) Emergency Palliative Treatment (Non-specific treatment employed by dentists on an emergency basis to temporarily relieve pain.)
Part 2 Expenses	Radiographs (X-rays, as required or in conjunction with the diagnosis of a specific condition.) Oral Surgery (Extractions and other surgical dental procedures employed by dentists, including pre-operative and post-operative care.) Endodontics (Procedures employed by dentists for the treatment of teeth with diseased or damaged nerves (for example, root canals.) Periodontics (Procedures employed by dentists for the treatment of the gums and supporting structures of the teeth.) Minor Restorative Services (Restorative services are those employed by dentists to rebuild, repair or reform the tissues of the teeth.) Minor restorative services include amalgam and resin restorations and relines and repairs to prosthetic appliances
Part 3 Expenses	Prosthodontics (Services and appliances such as bridges, partial dentures and complete dentures that replace missing natural teeth.) Major Restorative Services (Restorative services are those employed by dentists to rebuild, repair or reform the tissues of the teeth). Major restorative services include cast restoration crowns and are covered only when the teeth cannot be restored with another filling material.
Limitations	<ul style="list-style-type: none"> ▪ Scaling and cleaning plus topical fluoride treatment and other anti-cariogenic substances and oral examinations are limited to one (1) treatment in any six (6) month period ▪ Silicate, acrylic, composite and amalgam for anterior fillings and amalgam only for posterior fillings and preformed stainless steel crowns ▪ Initial provision and installation of space maintainers apply only for children under age 18 years of age ▪ Oral hygiene instruction for brushing, massaging and flossing is limited to one (1) adult per family per lifetime ▪ Repair and recementing of crowns, inlays, bridges and dentures or relining of dentures is limited to once in any twelve (12) month period
Termination	Coverage terminates at age 70 or the date upon which the Insured Person is no longer affiliated with the Policyholder.
Insurer	Certain Underwriters at Lloyd's London through Sutton Special Risk Inc.

Disability Insurance

Policy Number 386/026988A - Class 1

(Member Coverage Only)

Temporary Total Disability	Monthly Benefit:	60% of Monthly Earnings to a maximum of \$10,000 per month																						
	Non-Evidence Maximum:	\$10,000																						
	Elimination Period:	90 days each and every loss																						
	Maximum Number of Months Payable:	As outlined in the Maximum Benefit Period for Temporary Total Disability table below:																						
	Maximum Benefit Period for Temporary Total Disability																							
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Age at Disablement</th> <th style="text-align: center;">Maximum Benefit Period</th> </tr> </thead> <tbody> <tr><td style="text-align: center;">60 or less than age 60</td><td style="text-align: center;">60 months</td></tr> <tr><td style="text-align: center;">61</td><td style="text-align: center;">48 months</td></tr> <tr><td style="text-align: center;">62</td><td style="text-align: center;">42 months</td></tr> <tr><td style="text-align: center;">63</td><td style="text-align: center;">36 months</td></tr> <tr><td style="text-align: center;">64</td><td style="text-align: center;">30 months</td></tr> <tr><td style="text-align: center;">65</td><td style="text-align: center;">24 months</td></tr> <tr><td style="text-align: center;">66</td><td style="text-align: center;">21 months</td></tr> <tr><td style="text-align: center;">67</td><td style="text-align: center;">18 months</td></tr> <tr><td style="text-align: center;">68</td><td style="text-align: center;">15 months</td></tr> <tr><td style="text-align: center;">69</td><td style="text-align: center;">12 months</td></tr> </tbody> </table>		Age at Disablement	Maximum Benefit Period	60 or less than age 60	60 months	61	48 months	62	42 months	63	36 months	64	30 months	65	24 months	66	21 months	67	18 months	68	15 months	69	12 months
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	<p>Temporary Total Disability means that:</p> <ol style="list-style-type: none"> during the Elimination Period and the next 24 months of disability, the Insured Person is wholly and continually prevented from performing the major duties pertaining to his or her occupation or profession as stated in the Schedule of Benefits, and after 24 months of benefits have been paid, the Insured Person is wholly and continually prevented from engaging in any and every occupation, profession, or employment for compensation for which he or she is reasonably or may reasonably become qualified by education, training or experience. 																							
	Cost of Living Adjustment (COLA):	To the lesser of the Canadian Consumer Price Index (CPI) percentage increase or 3%																						
	Survivor Benefit:	Three (3) times the Insured Person's last monthly benefit payment																						
	Waiver of Premium:	Applies after the 90 day Elimination Period																						
Permanent Total Disability	Capital Benefit:	The Present Value of the monthly Temporary Total Disability benefit to age 65.																						
	Elimination Period:	Payable upon the exhaustion of the Maximum Number of Months payable under the Temporary Total Disability benefit.																						
	<p>Permanent Total Disability means that the Insured Person is disabled beyond hope of improvement and will be wholly and permanently disabled and prevented for the remainder of his or her life, from engaging in any and every occupation, profession, or employment for compensation for which he or she is reasonably or may reasonably become qualified by education, training or experience.</p>																							

Disability Insurance (continued)

Policy Number 386/026988A - Class 1

All Source Limitation	<p>If income as a result of disability is received from another source, disability benefits payable under this Policy will be reduced so that the total disability benefits received, with or without income from another source, will not exceed:</p> <ul style="list-style-type: none"> a) 85% of pre-disability, net after tax income, if the benefit payable by the Insurer is non-taxable income to the Insured Person; or b) 85% of pre-disability income, if the benefit payable by the Insurer is taxable income to the Insured Person. <p>Income for overtime or special bonuses paid by the employer will not be included in the pre-disability income calculation.</p>
Pre-existing Condition Limitation	<p>With respect to Disability benefits, no benefit will be payable for a period of 12 months from the Insured Person's effective date under this policy, for any Loss, Injury or Sickness resulting or caused, in whole or part, from a Pre-existing condition which, during the 3 months immediately prior to becoming an Insured Person under this policy:</p> <ul style="list-style-type: none"> i) first manifested itself, worsened, became acute or exhibited symptoms that would have caused an ordinary prudent person to seek diagnosis, care or treatment; or ii) required taking prescribed drugs or medicines, unless the condition for which the prescribed drug or medicine is taken remained controlled without any change in the required prescription; or iii) the Insured Person received medical treatment for, or which treatment had been recommended by a Physician. <p>Pre-existing condition means an illness, disease or other condition of the Insured Person that existed before the Insured Person's coverage became effective under this policy.</p>
Termination	<p>Temporary Total Disability coverage terminates at age 70 or the date upon which the Insured Person is no longer affiliated with the Policyholder. Permanent Total Disability coverage is only applicable to age 65.</p>
Insurer	<p>Certain Underwriters at Lloyd's London through Sutton Special Risk Inc.</p>

Expatriate Life Insurance (Natural Causes Only)

Policy Number SUT10001/0113A - Class 1

(Single or Family Coverage)

Member Basic Life Insurance	<p>Two (2) times annual Salary rounded to the next higher \$1,000 (if not already a multiple thereof), up to a maximum of \$300,000.</p>
Spouse and Dependent Children Life Insurance	<p>Spouse: \$20,000 Each Child: \$10,000</p>
Termination	<p>Coverage terminates at age 70 or the date upon which the Insured Person is no longer affiliated with the Policyholder.</p>
Insurer	<p>Western Life Assurance Company through Sutton Special Risk Inc.</p>

Accidental Death & Dismemberment Insurance

Policy Number 386/026988A - Class 1

(Single or Family Coverage)

Benefit Amount	<p>Member: \$250,000</p> <p>Spouse: \$20,000</p> <p>Dependent Children: \$10,000</p>
Additional Benefits	<ul style="list-style-type: none"> ▪ Permanent Total Disability - equal to the Benefit Amount ▪ Repatriation - maximum \$50,000 ▪ Identification - maximum \$15,000 ▪ Rehabilitation - maximum \$15,000 ▪ Rehabilitative Physical Therapy - maximum \$10,000 ▪ Funeral - maximum \$5,000 ▪ Bereavement - maximum \$1,500 (limited to 6 sessions) ▪ Spousal Retraining - maximum \$15,000 ▪ Special Education - 5% of Benefit Amount to a maximum of \$10,000 per year for up to 4 years ▪ Day Care - 5% of Benefit Amount to a maximum of \$5,000 per year for up to 4 years ▪ Family Transportation - maximum \$15,000 ▪ Home Alteration & Vehicle Modification - maximum - \$15,000 or 10% of Benefit Amount to a maximum of \$25,000, whichever is greater ▪ Workplace Accommodation & Alteration - maximum \$7,000 ▪ Hospital Confinement Monthly Income - 1% of Benefit Amount to maximum of \$2,500 ▪ Seat Belt - 10% of Benefit Amount ▪ Parental Care - 10% of Benefit Amount to a maximum of \$10,000 ▪ Child Enhancement - maximum \$20,000 ▪ Common Disaster - maximum \$500,000
Aggregate Limit	\$5,000,000 for any one known accumulation and \$5,000,000 per any one Aircraft accumulation
Termination	Coverage terminates at age 70 or the date upon which the Insured Person is no longer affiliated with the Policyholder.
Insurer	Certain Underwriters at Lloyd's London through Sutton Special Risk Inc.



Benefits Summary
CARE Canada
Security Assistance Services



Eligibility	You are eligible for Security Assistance Services if you are covered under Policy 386/026988A.
Security Assistance Services	<p>24 Hour Worldwide Assistance services are provided by On Call International In the event of an emergency, immediately call:</p> <p>Toll Free (US and Canada): 1-855-464-8968 Calls from elsewhere in the world: 1-603-328-1355 Text Only Number: 1-844-302-5131 Email: mail@oncallinternational.com</p>
Political Evacuation and Natural Disaster Evacuation	<p>Covered up to \$100,000 by On Call International.</p> <p>If the Insured Person requires emergency evacuation due to political or military events or a natural disaster resulting in circumstances described as a covered event, On Call International shall arrange and pay for the Insured Person's transportation to the nearest safe location. Once the Insured Person has been transported to the safe haven, On Call shall pay and arrange for accommodations if the Insured Person is delayed at the safe haven. On Call shall arrange and pay for airfare to return the Insured Person to his/her home country or alternate work location, following a political evacuation or natural disaster evacuation.</p> <p>The method of transportation will be as deemed most appropriate to ensure the Insured Person's safety. If evacuation becomes impractical due to hostile or dangerous conditions, On Call will maintain contact with and advise the Insured Person until evacuation becomes viable or the political or social upheaval or natural disaster situation has been resolved.</p> <p>Should commercial transportation be available, but transportation to the commercial transportation departure point represents an imminent threat to the Insured Person's safety, On Call shall arrange and pay for the Insured Person's secure transport to the departure point.</p>

Exclusions

<p>On Call will not be liable for any expenses resulting from:</p> <ul style="list-style-type: none"> • Insured Person's failure to reasonably prove that there is any threat to the Insured Person's safety; • Insured Person taking part in any political activity or operations of any security or armed forces unless declared to and agreed by On Call; • Or attributable to an alleged violation of the laws of the Country of Residence by the Insured Person; • Insured Person's failure to maintain and possess duly authorised and issued required immigration, work, residence or similar visas or permits or other relevant documentation required in the Insured Person's Country of Residence; • Accommodation or Evacuation Expenses incurred more than 30 days after the Covered Event; • Or attributable in whole or part to a debt insolvency, commercial failure, the repossession of any property by any title holder or lien holder, or any other financial cause; • Insured Person's failure to honour any contractual obligation bond or specific performance condition in a license; • Insured Person at inception of this policy having prior knowledge of or had received information of any specific matter, fact or circumstance which would lead to an Covered Event that has not been declared to and accepted by On Call; • Any Losses incurred by the Insured Person that have been increased by the Insured Person's failure to follow the advice of On Call; • Any Losses that have been increased by the Insured Person's failure to follow the advice of our crisis management company promptly; • The Insured Person being in their own Country of Domicile or country in which they hold a valid passport.

Claims Guide

Since 1978, Sutton Special Risk's claims team has been dedicated to providing customers with exceptional service. Sutton's administration is designed for speed and simplicity. Our in-house claims handling means you have direct contact with our claims staff to ensure fast and efficient processing of your claim. The Sutton claims team is highly experienced and handles multiple languages and currencies. We provide service in English, French, and Spanish and are trained to handle a broad range of claims, including medical, domestic and expatriate, and accident and health.

For questions about an existing claim, please contact us at:



claims@suttonspecialrisk.com



416.366.4608



Toll free (Canada and U.S.): 1.800.461.3292

Phone: 416.366.2223

Monday to Friday 8am-5pm EST



33 Yonge St., Suite 400 Box 311

Toronto, ON M5E 1G4

SUBMITTING CLAIMS ON THE SUTTON CLAIMS PORTAL

Submitting a claim is fast and easy. In your web browser, go to <https://claims.suttonspecialrisk.com> and register to get started. Click "Submit a Claim", answer a few questions, take a picture of your receipt(s), and tap to sign.

EMERGENCY AND GLOBAL ASSISTANCE SERVICES

Sutton has partnered with On Call International to provide assistance services when you are travelling. If you have medical coverage under your plan, you have access to the following assistance services:

- Medical Assistance
- Travel Assistance
- Security Assistance



If you are in a medical emergency, please call local emergency response services first and then contact On Call as soon as possible after that. Please note that On Call is not a first responder but is available 24 hours a day, 7 days a week to assist you.

Toll Free (Canada and U.S.): 1.855.464.8968

Calls from elsewhere in the world: 1.603.328.1355

Email: mail@oncallinternational.com

Text-Only Number: 1.844.302.5131

Treatment Payment Options

If you require assistance seeking treatment, please contact On Call as soon as possible. This document outlines how treatments can be paid.

OPTION 1: PAY AND SUBMIT

Pay out of pocket and submit your claim to Sutton Special Risk for consideration of reimbursement:

- Retain all receipts
- Submit your claim via the Sutton Claims Portal, or
- Complete a claim form and submit it with your receipts and any medical documentation to Sutton Special Risk

OPTION 2: ON CALL ARRANGES PAYMENT

On Call International places a GOP on your behalf:

- If you need a medical referral or you have already booked an appointment and need payment assistance, contact On Call International
- On Call will obtain an estimate of charges and medical reports from the facility
- Once documents are received and approved, On Call will issue a GOP to the facility

IMPORTANT INFORMATION:

- Please contact On Call as soon as possible to ensure prompt treatment
- On Call must receive a medical report and estimate of charges before placing a guarantee or paying the medical facility directly

WHAT IS A GUARANTEE OF PAYMENT?

A GOP is a letter sent by On Call to a medical facility that informs the medical facility of your coverage dates and insurance benefits.

The letter asks the facility to send your medical bills to On Call directly for payment.

BENEFITS OF A GOP

- No out of pocket expense
- Easier access to treatment
- No need to submit a claim

Contact Us Anytime, From Anywhere

Toll Free (Canada and U.S. only):

1.855.464.8968

Calls from elsewhere in the

world: 1.603.328.1355

Text-Only Number: 1.844.302.5131

Email:

mail@oncallinternational.com



Claims Portal FAQ

WHAT CAN I DO ON THE SUTTON CLAIMS PORTAL?

The Sutton Claims Portal offers a fast and efficient way to submit medical and dental claim expenses anytime, from anywhere in the world. You can review or check the status of your submitted claims in “Claims History”. For users with Travel and Medical coverage under their plan, there is important travel and medical assistance information and quick access to the assistance portal.

CAN I ACCESS THE SUTTON CLAIMS PORTAL ON MY PHONE AND COMPUTER?

The Sutton Claims Portal is a web-based application, which means it can be accessed from any mobile or desktop device through an internet browser at this link: <https://claims.suttonspecialrisk.com>.

WHAT ADVANTAGES ARE THERE TO HAVING A WEB-BASED APPLICATION?

There are many advantages to having a web-based application. A web-based app does not need to be downloaded from an app store, so it does not take up any space on your device. It can be accessed on any mobile or desktop device, so you can submit claims from your phone, tablet, or computer. Users in remote parts of the world without access to an app store can still access the Sutton Claims Portal without having to worry about downloading it. It can be added as an icon on your home screen for all devices, appearing and functioning like a downloaded app.

HOW CAN I SAVE THE SUTTON CLAIMS PORTAL AS AN ICON TO MY HOME SCREEN?

For easy access, pin the web page to your home screen:

- On most smartphones - With the web page open, tap the menu/share button, then tap “Add to Home Screen”. The icon will appear on your home screen, so you can drag and drop it wherever you like.
- On most desktop browsers - With the web page open, click the settings icon, then click the tool that says, “Pin to Start” or “Create Shortcut”.

HOW DO I SUBMIT A MEDICAL OR DENTAL CLAIM?

1. Go to <https://claims.suttonspecialrisk.com> or tap the icon you saved to your home screen, and log in or register.
2. Once logged in, click “Submit a Claim” on the homepage of the portal.
3. Answer the questions, completing your claim information in full. Upload a picture of your receipt and tap to sign.
4. To view your submitted claims, click “Claims History” in the left side menu.

DO I ENTER POLICY DETAILS EACH TIME I SUBMIT A CLAIM?

The Sutton Claims Portal makes submitting claims fast and easy. Users are required to fill in their policy information and claimants only during registration, and the information can be edited in the ‘Profile’ section at any time. This information is automatically submitted with your claim, so you do not have to enter it each time you submit a claim.

CAN I MAIL IN MY CLAIM INSTEAD?

You may prefer to print out a claim form and fax or mail it with your receipts to our claims department. Claim forms are available online at www.suttonspecialrisk.com under “Forms”, or the medical claim form is included on page 6 of this document.

HOW WILL I RECEIVE MY BENEFIT PAYMENT?

You can receive your payment via cheque, direct deposit, or wire transfer. For direct deposit or wire transfer, please email claims@suttonspecialrisk.com with a scanned void cheque or the following banking information:

DIRECT DEPOSIT:

- Name of Account Holder
- Bank Name
- Bank Address
- Bank Number
- Transit Number
- Account Number

WIRE TRANSFER:

- Name of Account Holder
- Residence Address of Account Holder
- Account Number (aka IBAN number)
- Bank Name
- Bank Address
- Bank ID (aka Swift Code)
- Currency of Account

HOW LONG WILL IT TAKE FOR MY CLAIM TO BE PROCESSED AND TO RECEIVE PAYMENT?

Claims are processed and payments are issued within 3-5 business days of receiving all required information. Payment time will vary depending on how you choose to receive payment. Direct Deposit may take up to 3 business days depending on your financial institution. Wire transfer may take 1-2 business days to appear in your account. Cheques are mailed via Canada Post and delivery time will vary by region.

CAN CLAIM PAYMENTS BE SENT TO INTERNATIONAL BANK ACCOUNTS?

Yes, claim payments can be sent to international bank accounts. Wire payments can be made in almost all currencies.

Medical and Dental Claim

To be completed by claimant

Name of Policyholder	Policy no.	
Name of Insured	Email Address	
Name of Claimant (If other than above)	Relationship to Insured	
Address	Telephone no.	

1) Does the claimant have medical insurance under any other plan? (Including Spouse's Insurance and/or government health plan).

- NO**
 YES

Name of Insurer	Policy no
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2) Are any expenses submitted as the result of an accident?

- NO**
 YES

If yes, please provide details, including date and location of accident:

3) Please provide a diagnosis for each bill submitted:

Date of Service	Charges	Diagnosis/Condition/Illness

Medical and Dental Claim Expense Form

4) Has the claimant ever had same or similar condition:

NO

YES

If yes, state when and describe: _____

5) How do you wish reimbursement to be made? Cheque Direct Deposit Wire Transfer

If Direct Deposit: Name of Bank _____ Bank Number _____
Branch Address _____ Transit Number _____
Name of account holder _____ Account Number _____

If Wire Transfer: Name of Bank _____ Bank I.D. (Swift Code) _____
Branch Address _____
Account Number _____ Currency of Account _____
Name of Claimant _____ Account Number (IBAN) _____
Residence Address of Account Holder _____

Signature and Authorization

Please complete this form in its entirety, answering all sections and submit only original bills to the above address.

I authorize the release of any information requested in respect of this claim to the Insurer or its agents and certify that the information given is true, correct and complete to the best of my knowledge.

Signature (Claimant)

Date



GLOBAL ASSISTANCE SERVICES

SUTTON

Plan Members have access to the following assistance services when traveling outside their home country:

SPECIAL RISK

Medical Assistance:

- Medical Evacuation / Repatriation
- Return of Remains
- Pre-trip planning
- Medical Monitoring
- Medical, Dental and Pharmacy Referrals
- Payment Guarantees
- 24 Hour Nurse Help Line
- Return of Dependent Children
- Visit by Family Member
- Prescription Replacement Assistance

Security Assistance:

- Security Advice and Recommendations
- Political or Natural Disaster Evacuation

Travel Assistance:

- Emergency Travel Arrangements
- Translation / Interpretation
- Emergency Travel Funds Assistance
- Lost Luggage Assistance
- Legal Consultation and Referral
- Lost/Stolen Travel Documents

On Call is not a first responder, in a true medical emergency contact local emergency response and On Call as soon as possible thereafter. On Call must make all arrangements for assistance services; evacuation and related expenses are not reimbursable.

MEMBER RESOURCES

PLAN INFORMATION PORTAL

myoncallportal.com

Group ID: 100017COCI16

- Links to traveler resources
- Access Destination Intelligence before a trip that includes up to date health and safety information
- More information about how to use Global Assistance Services

24/7 GLOBAL RESPONSE CENTER

Toll Free (Canada and US):
 Calls from elsewhere in the world:
 Email:
 Text Only Number:

855-464-8968
603-328-1355
mail@oncallinternational.com
844-302-5131



On Call International
11 Manor Parkway
Salem, NH 03079, USA

DESTINATION INTELLIGENCE

Destination Intelligence allows you to research countries and areas/major cities globally. Quickly identify high risk countries and access overview data including security, political instability/civil unrest, crime, transportation, environmental, and medical information.

ACCESSING DESTINATION INTELLIGENCE

Visit myoncallportal.com and enter Group ID **100017COC116**, access "Destination Intelligence" on the left

RISK MAP DASHBOARD

A color-coded, interactive map with multiple layers, including a risk rating layer and a COVID-19 layer. The COVID-19 layer provides an overview of border conditions, health infrastructure, and case trends.

COUNTRY INFORMATION

To research information about your destination including guides of overall risk on a country-by-country basis with focus on crime, natural disaster, infrastructure, political stability, health concerns, travel safety, and consular support information:

- Find the country you are interested in on the **Country Risk Reports** menu
- Select your country and click **Generate**
- Review the report online or download and save it

COUNTRY/AREA RISK LEVEL DEFINITIONS

The numeric indicator relates to an assigned risk level to a specific country/area or incident.

Minimal (1):

Negligible countrywide security risks with stable political environment, low crime rates, adequate infrastructure and minimal threats posed by health risks and/or environmental hazards.

Low (2):

Some degree of risk posed by national political environment, criminal threats that may vary by location, the presence of potentially impactful public health threats and/or environmental hazards, and/or limited infrastructure in some areas. Threats may be highly localized and not common to country at large.

Medium (3):

Serious security threats exist in country due to sensitive political environment, heightened criminality, lack of adequate infrastructure, and/or environmental hazards and/or public health risks. A heightened security posture and/or protocols may be advisable.

High (4):

The national security environment has deteriorated due to political unrest, severe criminality, degraded infrastructure, and/or the prevalence of major public health and environmental hazards.

Critical (5):

The national security environmental is characterized by extreme threats due to armed conflict, rampant violent crime, the absence of infrastructure, and/or severe environmental and public health hazards.

OTHER RISK INTELLIGENCE

The portal also includes the following publications available to view or download:

- **Incident Briefs** – situation reports of major incidents that may have long-term or permanent impact on the health and safety risks associated with a region or country.
- **Daily Spot Reports** - a summary of global hot-spots or major incidents and their associated threat level.
- **Travel Risk Management Publications** – monthly intelligence periodicals and the annual global risk report