

Questions

Answers

ELIGIBILITY

Can my spouse and/or children be covered?

Yes, if they are residing with you in your country of posting, they are eligible for the Program.

Until what age are my children covered?

Your children are covered until they reach age 21, or 26 (if a full-time student). They must reside with you, be unmarried and dependent upon you for maintenance and support.

CLAIMS

How do I make a Claim?

Complete the appropriate claim form and send it to the address shown on the form with the original receipts. If you don't have the appropriate form, please request it at cfs.claims@ssq.ca. You may also scan your claim form and receipts and send via email to cfs.claims@ssq.ca.

Do I have to provide a "Deposit" against my claim when I am admitted to the hospital?

No. Please contact the medical assistance company at the number indicated on your assistance card if a deposit is required.

Can I claim on more than one policy for the same treatment episode?

Yes, but the total reimbursement from all plans cannot exceed 100% of the expenses incurred.

What happens in the event of a medical emergency?

Contact the medical assistance company at the number indicated on your assistance card.

What is the deadline for submitting claims?

You have one (1) year from the date of treatment to submit a claim.

Who do I contact for information about a claim I have already submitted?

You can contact SSQ Insurance Company Inc's claims department at: cfs.claims@ssq.ca or (514) 282 6817 (collect call) and ask for the group insurance claims department.

COVERAGE

Am I covered in any country?

Yes, you are covered for a maximum of 60 days for emergency treatment only while travelling outside your country of posting on a business trip or on vacation provided you intend to return to your country of posting.

What happens in the event that I am in a country where the appropriate treatment cannot be provided?

Once the medical assistance company has deemed it medically necessary to move you to the nearest center of adequate medical care, they will then make the necessary evacuation arrangements.

Can I choose my doctor, hospital and time for treatment anywhere in the world?

Yes, but only on the condition that you have contacted and received approval from the medical assistance company, as they are best suited to direct you to the best and nearest facility.

Can I elect to go to any country of my choice for medical treatment?

No, unless you have prior authorization from the medical assistance company or SSQ Insurance Company Inc.

Are pre-existing medical conditions covered?

Yes.

Who do I contact for information about my coverage?

You can contact SSQ Insurance Company Inc at: cfs.inquiries@ssq.ca. or (514) 282 6817 (collect call) and ask for the group insurance department.

LIFE EVENTS

If I have to return to my home country, am I still covered?

Yes, you are covered for a maximum of 60 days for emergency treatment only while travelling outside your country of posting on a business trip or on vacation provided you intend to return to your country of posting.

What do I do if the attending Medical Personnel do not speak my language?

Refer them to the medical assistance company's toll free number. Their multilingual staff will be able to communicate effectively on your behalf.

Do I have coverage for cosmetic surgery/procedures?

No, unless the surgery is required because of an accident, your policy will cover the costs.

If I leave my company, what happens to my coverage?

Please contact your Employer, who will advise you accordingly.

Can I use the same policy even if I am transferred from one assignment country to another?

Please contact your Employer for details.

What happens if my spouse and I separate? Can the policy be split and we each continue with policies independently?

No, unless you are both employees of the same company. In this case, you could both have single coverage under this policy.

KEY TERMS

What is a Deductible/Excess? How does it work?

The deductible is a payment towards the cost of a treatment episode. This payment is made only once during the calendar year, regardless of how many treatment episodes you incur in that year.

What is Coinsurance?

Coinsurance is a pre-defined percentage amount payable by the expatriate for a specified treatment.

What is "In-Patient" treatment?

Treatment that includes an over-night stay in a hospital.

What is "Day-Patient" treatment?

Surgical Treatment provided in a Hospital but which does not require an over-night stay.

What is "Out-Patient" treatment?

Treatment provided on a per visit basis to a hospital or clinic of a primary, minor or consultative nature often viewed as part of a cycle of treatment.