



September 20, 2010

Dear Member:

**Re: Procedure for Out of Country Coverage
Insured – Manulife - Policy #4221
Brick & Allied Craft Union of Canada 2007 Benefit Trust Fund**

According to the policy the plan covers expenses incurred as a result of an emergency while traveling or vacationing outside of the covered person's home Province for periods not more than 6 weeks provided part of the charge is payable under the covered person's Provincial Health Plan.

The lifetime maximum under the plan for this benefit is \$1,000,000 . Hospital Room and Board Limit is 14 days payable at the average semi private rate in Canada. Inpatient and outpatient medical services and Doctor's fees are payable at a reasonable and customary amount for expenses incurred in excess of the amount payable under the covered person's Provincial Health Plan.

The member pays expenses incurred out of the country. Claims are then submitted first to OHIP for reimbursement excluding the cost of eligible prescription drugs which are submitted to Global Benefits to be processed under the prescription drug plan.

Upon receipt of reimbursement from OHIP you are then required to submit the statement you receive from OHIP along with copies of the claim and receipts previously sent to OHIP so that the claim can be processed under the plan and reimbursement sent out for eligible expenses. At the time of submission for balances not paid by the provincial health plan, we will also require the date the patient left their home province and the reason for travel.

Please note that all claims for out of province expenses must be accompanied by a signed health claim form.

Yours truly,

Board of Trustees
Brick and Allied Craft Union of Canada 2007
Benefit Trust Fund

Global Benefits

Administrative • Consulting • Actuarial • Legal Services

88 St. Regis Crescent South, Toronto, Ontario M3J 1Y8
Tel: (416) 635-6000 Fax: (416) 635-6464