

Important Health Insurance Information for Retirees and Dependent Children Travelling Outside their Province of Residence



Memorial University's travel health plan, supplied by SSQ Insurance Company Inc, (formally AXA Assurances Inc.) provides employees, retirees and their families with a comprehensive schedule of emergency health coverage when travelling outside their province of residence. Coverage under the plan is limited to a **maximum of 180 days** with respect to any one trip, where trip means travel, undertaken by the insured person, which commences on the date of departure from the insured person's province of residence and continues until the return date to his/her province of residence, subject to a maximum duration of 180 consecutive days. While this limitation forms an integral part of the policy with SSQ, they have, on an ex-contractual basis, approved coverage extensions beyond 180 days on a case-by-case basis and upon written request for retirees and dependent children.

SSQ has given notice that effective February 1, 2013, travel health coverage extensions beyond 180 days will not be granted for retirees and dependent children (of either retirees or active employees). Requests for extensions made up to and including January 31, 2013 will continue to be dealt with by SSQ on a case-by-case basis.

SSQ will continue to provide travel health coverage extensions beyond 180 days for employees and their spouses and/or dependents where such coverage is required by the employee for work related reasons. A request for an extension beyond 180 days must be made in writing to SSQ and must be accompanied by written confirmation of continued provincial health care coverage from the provincial health plan (e.g. MCP in Newfoundland).