



## Claims Reference Guide

**21st Century Travel Insurance does not handle any claims at its Head Office in Cobourg, ON. We have no access to claims information at Head Office and we are unable to provide claim forms or give you the status of an ongoing claim. Please review the Claims Reference Guide below.**

### Where to Report a Claim

1. Your client must call the Claims Assistance Centre (Global Excel Management – GEM\*) PRIOR to seeking treatment whenever possible, and within 24 hours of the incident if they are not able to call beforehand.
2. Contact information for GEM can be found on the Policy Confirmation and in the Policy Wording, and it is your responsibility as the agent to point these numbers out to your client.
3. The 21st Century Head Office does not handle any claims, we have no access to claim information, and we are unable to provide Claim Forms. To obtain Claim Forms, to report a claim, or to check the status of a claim, the client would need to contact GEM directly.

### When to Report a Claim

The insured must call GEM prior to receiving medical treatment whenever possible. In circumstances where they are unable to contact GEM prior to seeking treatment, they must have someone call on their behalf within 24 hours. Failure to contact GEM could result in penalties, making the client responsible for a portion of the eligible expenses, or in some cases may result in a denied claim.

Here are several things that will go better for your client when GEM is contacted immediately:

- StandbyMD- If your client calls before being treated, GEM may be able to direct the insured to StandbyMD telemedicine. This lets them avoid a long wait time at an ER department or at a walk-in clinic. Why spend hours in a waiting room with a bunch of other sick people when they often can be diagnosed and even prescribed medicine from the comfort of their own home? Claims that qualify for StandbyMD are paid by GEM with no out-of-pocket expenses incurred by the insured.

- GEM can get the claim form into the claimant's hands as the claim is unfolding so the proper information can be obtained as the service is being provided. This avoids the claimant having to return to the provider of the medical services after the fact. Claim forms are only provided at time of claim. GEM will email or fax the form to the client or directly to the medical provider within minutes of the call.
- Some claims may not be payable (eg. claims during a waiting period, claims for uninsured events like pregnancy, claims resulting from a pre-existing condition, claims for elective treatment, non-emergency claims, etc.). Your client would much rather find out sooner rather than later that an event will not be covered under the policy. Calling before treatment helps manage claims before they become a complaint.
- Certain tests and treatments require prior approval. Your client will be much happier if they know whether a test/treatment will be covered before it is performed.

## How to Open a Claim

1. By Telephone – Each 21st Century travel insurance product has a dedicated toll-free number AND local number for the GEM. Both numbers can be found on the Policy Confirmation and in the Policy Wording. The toll-free number should work across North America and in the Caribbean. If this is not an option for your client, they can call collect to the local number. GEM accepts charges for collect calls.
2. TravelAid™ App – This app can be downloaded to a smartphone by visiting <https://www.active-care.ca/travelaid/>. Claims can be reported through this app, and it also offers a Medical Facility Search, International 911 Lookup, and Travel Tips.

## What Does the Claim Process Look Like?

1. The client must contact GEM to report the Claim, and GEM will provide the client with the Claim Forms, usually by email.
2. The client has three options to submit the Claim Forms. Instructions for each option can be found on the Claim Form itself.
  - a. By Mail - They can print the Claim Forms to complete and send by mail to GEM
  - b. Online - They can set up an online account to submit their Claim Forms electronically. Instructions on how to do this are on the Claim Form itself.
  - c. By Email – They can send the completed Claim Forms along with any required documentation by email to GEM.

The Claim Form must be completed in its entirety. Depending on the type of claim, certain documents may be requested to substantiate the claim, such as proof of travel, medical reports, and itemized medical bills. It is important that your clients provide the required documents when they submit their Claim Forms to avoid any delays in processing.

Once the claim has been investigated and a decision has been made, the client will receive a letter advising them if the claim has been paid or denied. If the claim has been paid, the amount to be reimbursed will be paid to the client by cheque, Interac e-transfer (for payments less than \$5,000 CAD), or by direct deposit. **There is a section on the Claim Form for the client to indicate which option they would prefer and, in some circumstances, benefit payment may be assigned to someone other than the insured person (e.g. the sponsor).**

*\*Please note that Global Excel Management merged with Active Care Management – ACM, and on some forms, emails, and the TravelAid™ app they may still refer to themselves as such.*