

42 Extended Health Care Benefits

- e) licensed medical services, including an ambulance, to transport the insured to the nearest medical facility if a medical emergency exists and no other services are available;
- f) medical evacuation in a helicopter to a hospital or medical facility in the province where the patient usually resides.

Covered Expenses shall be limited to the actual reasonable and necessary charges for the amount of the insured's out-of-pocket expenses that have been paid by the insured after application for reimbursement.

All other charges not covered by the plan shall be paid by the insured. The insured shall be responsible for the payment of expenses for services not covered by the plan, including the cost of residence.

ManuAssist

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Travel Assistance

The following assistance is provided for an insured person when required as a result of a medical emergency or injury while traveling in the province of residence. The services are available during the period of the insured's stay in the province covered by the Plan of Insurance of the Province of Ontario.

Medical Emergency Assistance

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A Medical Emergency is a sudden, unexpected injury or an unforeseen illness while traveling in the province of residence. The insured must be unable to travel and require immediate medical attention. The insured must be in the opinion of the attending physician or other medical professional that the insured person is in need of immediate medical attention.

a) 24-Hour Access

Multilingual assistance is available 24 hours a day, 7 days a week through the telephone (toll free or collect), telex, or fax.

b) Medical Referral

Referrals to the nearest medical facilities and verification of insurance coverage is provided by the Plan of Insurance.

c) Claims Payment Service

The insured or other provider of medical services required for the insured's services shall be responsible for the payment of expenses for services not covered by the plan, including the cost of residence.

Payment and co-insurance of expenses shall be made by the Plan of Insurance.