

## Benefit Coverage While on Academic Leave

Extended health care and dental coverage for non-emergency care will continue as long as the plan member (and dependents) has provincial health care in their province of residence. If a plan member (and their dependents) is planning to be away from Canada for a period greater than six months, they will need to check with their provincial health ministry (in Ontario, visit a Service Ontario Centre) before leaving to make sure their coverage stays active. The plan covers the same services and supplies that would have been eligible under the plan had the treatment been received in Canada, and are subject to the plan maximums and coinsurance levels for listed services.

### How to Submit Claims While on Academic Leave Outside of Canada

Here are three typical examples of claims a member might wish to make while on academic leave outside Canada:

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#### Submitting a Claim for a Drug Expense

- Pharmacies outside of Canada are not able to submit electronically. As a result, the member will need to pay out of pocket and submit the receipts for reimbursement.
- **Submitting online:** Submit the claim using the plan member Web site or mobile app. Select the expense type "Service Not Listed," proceed with the reimbursement details, and attach a copy of the pharmacy receipt.
- **Submitting a paper claim:** Download a claim form from the plan member site ("Claims" > "Claims Form" > "Extended Health Care"). Complete and sign the claim form, then mail it along with the pharmacy receipt to the Canadian address provided.

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#### Submitting a Dental Claim

- Dental providers outside of Canada are not able to submit a claim electronically. As a result, the member will need to pay out of pocket and submit the receipts for reimbursement.
- **Submitting online:** Submit the claim using the plan member Web site or mobile app. Select the expense type "Service Not Listed," proceed with the reimbursement details, and attach a copy of the dental receipt with the service codes.
- **Submitting a paper claim:** Download a claim form from the plan member site ("Claims" > "Claims Form" > "Dental Claim"). Complete and sign the claim form, then mail it along with the dental receipt with the service codes to the Canadian address provided.

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#### Submitting a Paramedical Claim

- The member will need to pay out of pocket for any services received and submit the receipts for reimbursement.
- **Submitting online:** Submit the claim using the plan member Web site or mobile app. Select the expense type "Service Not Listed," proceed with the reimbursement details, and attach a copy of the receipt.
- **Submitting a paper claim:** Download a claim form from the plan member site ("Claims" > "Claims Form" > "Extended Health Care"). Complete and sign the claim form, then mail it along with the receipt to the Canadian address provided.

### Other Good Things to Know

The amount of the claim is reimbursed based on the exchange rate at the time the claim is processed. Manulife reimburses based on the plan maximums as well as the reasonable and customary (R&C) limits. If the amount submitted is more than these amounts, the remaining amount will be an out-of-pocket expense for the plan member.