

# TRAVEL CHBP COVERAGE

Cover your employees & their dependents with travel coverage.



## Eligibility

In order to be eligible, the employee has to be actively employed.

**Dependents:** Legal dependents qualify including common-law and same-sex couples.

- Children living at home or otherwise – age 21
- OR
- Children attending post-secondary schooling – age 25 coverage ends

Travel / CHBP is 100% Employer paid. The Travel / Catastrophic Health Base Plan has been designed specifically to fit with the Private Health Services Plan (Puhl / PHSP). The Travel / CHBP is exclusive to Puhl / PHSP.

The purpose of the Travel / Catastrophic Health Base Plan is to create an umbrella of protection, providing accessible dollars if untimely and expensive accidents and / or illnesses occur, for the member and their listed dependents.

The Travel / Catastrophic Health Base Plan ensures that funds are employees to cover the health expenses and gives the employees time to think and plan and adjust to a new reality (so members can breathe a little easier).

- Emergency out of province medical travel insurance \$1,000,000 / person (includes foreign countries)
- **Super Feature:** Pre-existing medical conditions are covered
- Will Preparation Information & Documentation – Added Bonus for Members

The will preparation document contains information providing a step-by-step blueprint system for you to complete according to your personal circumstances. This is then forwarded to your lawyer for legal completion.

For more information on coverage please visit:  
[www.puhlemployeebenefits.com/chbp-travel-coverage](http://www.puhlemployeebenefits.com/chbp-travel-coverage)

## Out of Province and Out of Country Travel Insurance

\$0 deductible for a maximum of 60 days coverage per trip. Coverage to Age 70 to the employees and their listed dependents.

\$1,000,000 (CAD) maximum per injury or sickness, includes hospital & physicians' cost and fees at 100%, including the following:

- \$2,000 Dental injury-emergency
- \$50,000 Medical Evacuation
- \$5,000 Family Transportation
- \$500 Return of Vehicle
- \$1,000 Hotel Convalescence Benefit

This policy does not cover loss (fatal or non-fatal) or expenses caused by or resulting from the following:

1. Suicide or self-inflicted injury;
2. War, declared or not;
3. Perpetration acts of terrorism or participation in a riot, insurrection or civil commotion;
4. Active full-time, part-time or temporary service in the armed forces of any country;
5. Pregnancy, childbirth, except complications thereof which will be treated as any other sickness;
6. A Trip undertaken by the Insured Person for the purpose of obtaining medical treatment, assessment or consultation;
7. Participation in any professional athletics;
8. Participation in acrobatic or stunt flying, mountaineering, hang-gliding, scuba-diving, any racing or speed contests.

## Medical Catastrophe Insurance Provider: SSQ Insurance

SSQ Insurance has been providing travel insurance coverage to their clients for over 60 years. Insuring the future of over a million Canadians.



## PUHL EMPLOYEE BENEFITS

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[www.puhlemployeebenefits.com](http://www.puhlemployeebenefits.com)