RWAM
COMMUNICATION

December 2020

# RWAM's Out-of-Canada benefit now includes Virtual Care

RWAM is pleased to advise that our travel insurance provider, Allianz Global Assistance, has now added two Virtual Care options to our Out-of-Canada benefit. These new options will provide additional support to our plan members while travelling, reducing the stress involved with wait times and transportation costs when seeking in-person medical care, along with the risk of contracting COVID-19 during these visits. Virtual Care also enables significant savings to the claims experience by diverting potentially high cost ER visits to a more appropriate and affordable solution.

When an insured plan member experiences a medical emergency while travelling and contacts Allianz, they will be asked a series of medical questions. Allianz will then triage the specific medical situation and if Virtual Care is appropriate, they may recommend one of the following options, rather than directing the member to a local healthcare provider for in-person medical treatment.

TeleConsultation — Video (and chat) enabled consultation with a locally licensed physician for simple medical conditions that are likely to require a prescription. Available across Canada and in select high travel states in the USA.

TeleAdvice — Video (and chat) enabled consultation with a physician for simple medical conditions which are not likely to require a prescription or when medical guidance is needed.

## Plan members who utilize the Virtual Care services will find value in the many benefits of Virtual Care, including:

- Reduced wait times to receive medical attention
- Accessing care from the comfort of one's hotel room or current location
- Ease of communication and reduced language barriers that may be encountered when seeking care internationally
- Reduced impact on travel itinerary with quick access to care to allow members to resume their travel itinerary
- No need to arrange transportation to a physical provider in a foreign location
- Reduced risk of disease exposure allowing for better disease control, especially important during the current pandemic
- Plan members who consent to the Virtual Care service upon recommendation from Allianz will not be required to issue any payment to the provider – direct billing is sent to Allianz, providing a seamless experience.

## If a medical emergency occurs while travelling:

- In the event of a 911 emergency, please seek treatment immediately, then call Allianz as soon as reasonably possible
- When needing non-urgent medical treatment, plan members should call Allianz directly at the emergency assistance number on the back of their RWAM OneCard. **In Canada and the USA – 1-866-520-8829**
  **Anywhere else in the world** (call collect) **519-742-4196**
- Allianz should be advised that coverage is with RWAM and provided with the RWAM certificate #
- Allianz will assess the member's unique situation and provide the appropriate care recommendations

**PLEASE NOTE -** RWAM continues to encourage all plan members to heed the advice of the Canadian government travel advisories. Before considering travel, please visit:

https://travel.gc.ca/travelling/health-safety/travel-health-notices/221

If you have any questions, please contact RWAM at 519-669-1632, 1-877-888-7926

csr-groupclaims@rwam.com