

memo

To: Employers participating in the TRIO Group Health insurance Plans

From: Terry E. Taylor, General Manager

Date: March 2010

Re: Explanation of *Non-Emergency Travel Expenses Coverage*

Comments: We will cover travel expenses for you or your dependent when the distance travelled is at least 200 kilometres, round-trip. The medical services must be prescribed by a doctor and not available in your area. Payment is based on the most economical means of transportation. Any expenses incurred for cosmetic purposes or for dental treatment are not covered. Confirmation that treatment was rendered is also required.

Also covered is the cost of escort expenses for a child who is under the age of 19 or mentally or physically handicapped or for a medical escort when deemed necessary by the Attending Physician.

The maximum amount payable is:

- \$0.25 per kilometre, for a private vehicle.
- \$25 a day for each person required to travel for meals.
- \$75 a day for accommodations.

Per Trip Maximum

The per trip maximum is \$700 per round-trip for residents of Labrador and \$500 for all other residents.

Calendar Year Maximum

Sun Life will not pay more than \$2,000 per person for all travel expenses.

NOTE: Receipts are required for all expenses other than mileage claims.

Mileage is based on the Road Distance Database published on the Government of Newfoundland & Labrador website:

<http://www.stats.gov.nl.ca/DataTools/RoadDB/Distance/>