



In the event of a *medical emergency*, you must contact *Orion Assistance* before you seek *medical treatment*. However, if you are unable to do so because you are medically incapacitated, you or someone else must contact *Orion Assistance* as soon as reasonably possible, so that we may confirm coverage and provide pre-approval of *treatment*.

*Orion Assistance* will manage the medical case, co-ordinate benefits and arrange direct billing whenever possible with the health care provider.

When contacting *Orion Assistance*, you will be asked to provide your name, your *Group Policy* number, your location and the nature of the *emergency*.

## NEED HELP DURING YOUR TRIP?

### Contact us 24/7

#### Call us:

From Canada & Mainland US: **1-888-997-0152**

From Elsewhere: **1-519-251-0152**

#### If calling is not possible, contact us via Chat:

SMS: **1-450-234-8044**

WhatsApp: **1-888-657-7611**

Webchat: **[orion.xodus.ca/assistance](https://orion.xodus.ca/assistance)**

or

Email us at: **[orionassistance@xodus.ca](mailto:orionassistance@xodus.ca)**

If this is a life-threatening emergency, call 911 or local emergency number.

If you fail to contact *Orion Assistance* before you obtain *medical treatment*, your maximum benefit will be reduced to 80% of expenses up to a maximum of \$25,000.