

Locating a medical provider in Canada:

- **Clinics/Walk-in Clinics/Emergency rooms:** Clinics, such as walk-in clinics should be used for any medical condition that is not considered an emergency, such as a cold etc. Clinic wait times are shorter and costs are lower. **In an emergency situation go the closest hospital or call 911.** Triage occurs at the hospital and wait times can range between 5 to 8 hours.
- **Telehealth Help Line in Canada:** If a member is unsure if they should go to a clinic or a hospital they may call the telehealth line and speak to a nurse. The service is free and the telehealth number for all of Canada is **8-1-1**.
- **Cowan Health Cards:** must be presented to providers when seeking medical or dental care. The card provides important information to submit claims directly to Cowan on your behalf.

Cowan Provider search Engine:

- Go to the Provider Search Engine login screen at <http://clients.cowangroup.ca/providers> In the **Certificate Number** field, enter **COWANAETNA**, click submit and accept the terms and conditions.
- **eClaims Enabled Health Providers:** Is the search engine for paramedical and vision care providers. Most efficient option is to use the **complete postal code** of the person's location; select 'provider role' to indicate the type of service and click submit. Red dots display providers on network in requested location.
- **Cowan Dental Provider Search Engine:** Search may be done by name, postal code, city and specialty. The most efficient is the city or **the first 3 digits of the postal code**.
- **Cowan Health Care Provider Search Engine:** Search for doctors, hospitals, clinics, labs, diagnostics. The most efficient is the city or **the first 3 digits of the postal code**.

Specialist Care:

- Referral by a general practitioner is mandatory for specialist consultations (cardiologist, endocrinologist, gynecologist, etc.).

Providers not on the network

- If you are seeing a provider that is not on our network, you can ask if they would be willing to invoice the insurance directly. If yes, they can send the invoice to Cowan and we will reimburse the provider on your behalf. If they ask for payment upfront, Cowan can contact that provider to try and get them on our network for your next visit.
- All other questions, please contact Cowan's customer Service, toll free at 1-844-755-1610 or our Provider Network Manager, Nicole Mignault at: 1-888-509-7797, ext. 52283 or by email at Nicole.mignault@cowangroup.ca