



A GUIDE TO TRAVEL HEALTH INSURANCE

This booklet is designed to help you understand travel health insurance and what your supplementary coverage options are when you travel out of province or outside of Canada. More information – and help – is available from your insurance company, group benefits administrator or the outlet where you purchased your insurance (e.g., travel agency).

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You Told Us What You Want To Know About Travel Health Insurance

This booklet brings together the answers to many typical questions Canadians ask about health insurance for travellers.

This guide will help you:

- Decide what supplementary health coverage you need when you travel;
- learn what options could be available;
- identify questions you may wish to ask before you purchase; and
- understand what happens when there's a claim.

A guide to travel health insurance is produced by the **Canadian Life and Health Insurance Association (CLHIA)**. We do not promote any one life and health insurance company or any particular type of insurance policy or plan. We leave those choices to you, the consumer.

We hope this guide will help you make the most of your travel health insurance coverage.



CAUTION: This guide presents a wide variety of general information on travel health insurance as simply and accurately as possible, but it is not for legal reference. New legislation and regulations and technological and competitive developments may change some of the rules, conditions and industry practices described. If you have specific questions, check your policy details and contact your group benefits administrator and/or insurance company.

1 THE BASICS

Why purchase travel health insurance?

In Canada, your provincial health insurance plan looks after your hospital and medical expenses and you rarely see a bill! But, once you travel outside of Canada or even outside of your home province, coverage under your provincial health insurance plan is limited, and only a fraction of these expenses may be covered. The good news is that the difference may be eligible through travel health insurance.

What is travel insurance?

Travel insurance is designed to pay for certain unexpected costs that may arise when you are traveling. These can include emergency hospital/medical costs, trip cancellation, lost baggage and accidental death insurance. But, not all plans cover all of these components. For instance, the trip cancellation insurance you buy when you book your holiday may not include health insurance. Be sure you understand what type of protection you are buying or already have, and whether it meets your needs.

Contact your insurer if you have questions.

It is important and in your best interests to understand your coverage.

2 PURCHASING TRAVEL HEALTH INSURANCE

Who provides travel health insurance?

- The group health insurance that you have through your employer, union or professional association may cover out-of-country hospital/medical expenses. Verify coverage with your insurer including what limitations may apply.
- Each time you travel, you can purchase coverage through companies offering individual travel insurance (e.g., insurance or travel agency, auto club, bank, etc.) on-line, through your broker, or by calling a central contact centre.
- Some credit cards may provide some protection. Check the details and be aware of any specific restrictions (e.g., your travel arrangements, including any premiums, may need to be purchased with that credit card, the length of the coverage, etc).
- Learn about the details of any coverage that you may already have through a group benefits plan and if there are any gaps, you can purchase an individual policy.



TIP: Planning an extended stay outside Canada? You may be required to give notice to your provincial ministry of health. Check with your provincial plan to see how long your basic coverage will continue and whether arrangements can be made for continued coverage, if necessary. Not also that travel health insurance policies require your provincial plan coverage to be in place.

Some questions you should ask

When purchasing travel insurance or evaluating any current coverage you may have (e.g., through group plans, credit cards, etc.), for your own peace of mind there are a few key questions you should consider or ask of the person you are purchasing from. In the unlikely event that a health problem arises you will ensure that you have all the vital information at hand.

- Will my policy cover me for the entire length of my absence from Canada or my home province? If I decide to extend the length of my stay, can my policy be extended? How would this be done?
- What types of restrictions and limitations does my policy have? If I don't understand them, who should I call?
- Does the policy provide benefits if a medical emergency arises because of a pre-existing condition?
- Does my insurance company have a toll-free telephone number for emergency assistance that I can reach from anywhere I travel? Do I have it handy?
- Does my policy exclude specific activities/events e.g. sports, war, suicide, substance abuse?
- Do I know what maximums, deductibles and/or co-insurance would apply in the event of a claim?
- How do I submit a claim? What are the procedures?
- Does my policy pay for any type of emergency return home?
- If I am traveling with others, does each individual need a separate policy, or can one policy cover all travelers?
- Are there certain locations/countries that are not covered under the policy?
- Does my policy provide for trip cancellation, baggage loss and other damages?
- If I have out-of-country coverage through my group plan, are there any restrictions? Does it cover me for business travel only?

3 RESTRICTIONS/LIMITATIONS

Benefits will vary from policy to policy, so check and pay particular attention to possible restrictions and limitations, such as the following:

Pre-Existing Conditions - Some policies will not provide coverage for conditions that exist before your departure. This includes conditions for which you have seen a doctor or received other treatment recently. Other policies may provide coverage for these conditions, but on a limited basis.

If you currently have a condition, check your policy to see if you would be covered were an emergency to arise.

Sports - Participation in high-risk activities such as extreme sports e.g., scuba diving, sky diving, etc., may be excluded.

Terrorism - Policies may exclude coverage for injuries caused by Terrorism.



TIP: When completing the health portion of your travel insurance application form, answer all questions truthfully and completely. Make sure you list all medications that you take as well as all pre-existing medical conditions (heart attack at any point in life must be disclosed). If you are not completely sure about what to include, you can call your insurer or check with your doctor.

RESTRICTIONS/LIMITATIONS

Destination - Some destinations may not be included in your coverage. Before you travel, check for any travel advisories issued by the Government of Canada, Global Affairs Department (travel.gc.ca) or the Public Health Agency of Canada (www.canada.ca/en/public-health/services/travel-health)

Maximums - Maximums can vary from a few thousand dollars to unlimited coverage for hospital and medical expenses. Some policies cover only a certain percentage of costs. There also may be maximums related to age.

Duration - Some policies, such as coverage through a credit card, specify a time limit for coverage for your trip (e.g., 15 days). If your trip is longer than the limit, you may be able to purchase top-up insurance prior to departure.

Substance Abuse - Hospital and other medical expenses incurred as a result of drug or alcohol abuse are often excluded.



FACT: Travel health insurance plans cover emergency care. Routine or elective treatment is usually not covered.

This refers to treatment you could have received in Canada, treatment you could have deferred until your return, and/or ongoing treatments you may need if you are out of the country for a lengthy period of time. Check your policy.

4 MAKING A CLAIM

What's involved?

1. Make sure you file your claim promptly and take the necessary steps to obtain the information that you need to submit. Obtain all bills or medical evidence in English or French, if possible. Call the emergency assistance line if your policy provides one. In some cases, you may be required to call this number within 24 or 48 hours after the emergency occurs, before receiving any treatment, and to follow the advice of the assistance agency (e.g., about repatriation or transfer to another hospital) to retain coverage.
2. You may have to pay up front, and then seek reimbursement from your provincial health plan and insurance company when you return home. In other situations, out-of-country hospitals may bill your provincial health insurance plan and/or your insurance company directly. This is especially valuable if you have incurred a substantial bill.
3. You may be required to submit your claim and all original receipts to your provincial health insurance plan first. Be sure to retain copies of everything.
4. Frequently, your insurance company may be able to submit your claim to the provincial health insurance plan on your behalf; check with your company.
5. If you have coverage through more than one policy, the first insurance company you call will ask you about additional coverage and will be able to coordinate the claim with the other insurance company(ies).

What to do if you're not successful

Most claims are resolved successfully, but if your claim is turned down and you do not agree with the decision reached, you can appeal the decision, especially if you have new information to add to the file. If your appeal is turned down and you still believe the decision is unjust, you may wish to discuss your case with your insurer's ombudsman/complaints department. If you are still unsuccessful, you can contact the OmbudService for Life and Health Insurance (see **Consumer Assistance**) or the Autorité des marchés financiers in Quebec.



TIP: Your holiday or business trip is interrupted by a sudden illness or accident and you are rushed to the local hospital. Who pays the bills? Procedures can vary from policy to policy; it is important to check what procedures are required under your policy before starting your trip.



TIP: If you have a claim, notify your insurance company immediately (even if you are still waiting for appropriate documentation, or if your provincial health insurance plan has not yet paid). Submit your claim as soon as possible. There is often a limited time period for submitting claims.

5 PROVINCIAL HEALTH INSURANCE COVERAGE

If you are traveling within Canada, an inter-provincial agreement exists to provide coverage for you. Quebec participates in this agreement for hospital fees only, so Quebec residents traveling out of their home province should check their health insurance plan for limitations.

For out-of-country expenditures, coverage varies from province to province. All provincial health ministries strongly recommend that you consider other sources of coverage if you are leaving the country because provincial health coverage, in itself, is not adequate. Other sources include group insurance through your employment, credit card companies and individual travel insurance.

If you are referred out of the country specifically for medical treatment, check with your provincial health insurance plan, as well as your private insurance carrier, prior to leaving home.



TIP: Before you leave home . . . don't forget:

- Your provincial health card
- Your travel insurance documents
- The emergency contact number for your travel insurance

PROVINCIAL HEALTH INSURANCE COVERAGE

Provincial Contacts

British Columbia

Health Insurance BC
(604) 683-7151
1-800-663-7100
Medical Services Plan

Alberta

Alberta Health Care Insurance Plan
(780) 427-1432
Toll Free in Alberta – dial 310-0000
then (780) 427-1432
Out of Province Benefits

Saskatchewan

Saskatchewan Health –
Medical Services Branch
(306) 787-3475
Out of Province Benefits

Manitoba

Manitoba Health –
Out of Province Benefits
(204) 786-7303
1-800-392-1207 ext. 7303
Out of Province Benefits

Newfoundland & Labrador

Newfoundland Medical Care Plan
1-866-449-4459
(St. John's/Avalon area only)
1-800-563-1557 (all other regions)
Out of Province Benefits

Ontario

Ontario Health Insurance Plan
1-888-532-3161
Out of Province Benefits

Prince Edward Island

P.E.I. Hospital and Medical Services Plan
Out-of-Province Coordinator
Medical Programs Division
1-800-321-5493
Out of Province Benefits

Quebec

Régie de l'assurance maladie du Québec
(418) 646-4636 (Quebec)
(514) 864-3411 (Montreal)
1-800-561-9749 (rest of province)
Out of Province Benefits

New Brunswick

New Brunswick Health
(506) 684-7901
Toll Free in New Brunswick
1-888-762-8600
Out of Province Benefits

Nova Scotia

Nova Scotia Medical Services
Insurance Program
(902) 496-7008
1-800-563-8880
(Nova Scotia & PEI only)
Out of Province Benefits

Northwest Territories

Health Benefits Program
1-800-661-0830
Out of Territory Benefits

Yukon

Yukon Health Care Insurance Plan
(867) 667-5209
Out of Territory Benefits

Nunavut

Health Insurance Programs
(867) 645-8001
Toll Free in Canada 1-800-661-0833
Out of Territory Benefits

6 **INSURANCE FOR VISITORS TO CANADA**

Are you concerned about health coverage for relatives or friends visiting Canada? Most companies that offer medical insurance for Canadians travelling out of country also offer insurance for visitors to Canada. It is advisable to arrange for this coverage before the visitor arrives or within a few days of arrival.



7 CONSUMER ASSISTANCE

Consumer Protection

Assuris protects Canadian policyholders in the event that their life insurance company should fail. It provides coverage for individual travel insurance policies. Assuris guarantees that policyholders will retain up to \$60,000 or 85% of the promised benefits, whichever is higher. For more information contact the Assuris Information Centre at **1-866-878-1225** toll free, or see the Assuris website at www.assuris.ca.

Information

Consumers with complaints about their travel health insurance company or travel health insurance coverage can call the OmbudService for Life and Health Insurance (OLHI) for bilingual information and assistance.

Quebec residents should contact the Autorité des marchés financiers toll free to **1-877-525-0337** (www.lautorite.qc.ca).

Call the OLHI from anywhere in Canada: **1-888-295-8112**
(In Toronto: **416-777-9002**, Montreal: **514-282-2088**), or visit the OLHI website at www.olhi.ca.

This booklet is published by the Canadian Life and Health Insurance Association Inc. (CLHIA). The CLHIA is a national trade association that represents the collective interests of its member life and health insurers, which together account for 99 per cent of Canada's life and health insurance business.

