

# Are You Ready for Your Vacation?

Most group health plans have substantial coverage for medical emergency travel for its members. Coverage is typically for medical emergencies only, for a period of no longer than 60 or 90 days. Most carriers specify a limit to the amount of coverage available.

## HOW PREPARED ARE YOU?

- ✓ Toothpaste
- ✓ Swimsuit
- ✓ Travel Insurance



There are plenty of tasks that need to be completed before you jet away on a vacation. Inevitably, we forget to pack something; it's much easier to buy a new toothbrush or sunscreen versus paying for a medical emergency in a tropical location.

We are very fortunate to live in a country with universal We medical care. If we need a doctor or emergency care, our provincial health plans are designed for access for all Canadians.

However, when we leave this wonderful country for business or pleasure, we need to ensure that we are properly protected for the unforeseen possibility that we could have a health emergency while travelling.



There are a number of things to be aware of that many members of a group plan are not aware of when they leave the country with their travel coverage card in hand.

- Lost baggage and trip cancelation insurance is not included. Coverage is only for a medical emergency.
- Take your card with you when you leave the province you live in even if you are traveling in Canada. Each province has different standards with regards to what's covered under their provincial program.
- Extreme medical emergencies may cost hundreds of thousands of dollars. Ensure that your plan doesn't have a low maximum that may cause you to be out of pocket.
- If a medical emergency occurs, have someone call the number on your card immediately. The call centre can help guide you and your loved ones through the process of getting quality care immediately.
- Most group plans have a stability clause before you leave the country. If there is a doubt whether changes in medication or changes in your health will affect your coverage, call your insurer to understand the clause a bit better.
- If you travel to areas of the world that may have a travel advisory due to security risks, pay attention to your insurers exclusions.
- Some countries now require proof of travel insurance. Ensure you take the proper documentation with you when traveling.
- Provide your traveling companions and someone staying at home with your insurance information. You may not be able to communicate the details in a medical emergency.

