



# 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).



Fact



Tip



Glossary

# TABLE OF CONTENTS

<b>1. The Basics</b> .....	<b>1</b>
Why purchase travel health insurance? .....	1
What is travel insurance? .....	1
<b>2. Purchasing Travel Health Insurance</b> .....	<b>2</b>
Who provides travel health insurance? .....	2
Questions you should ask .....	3
<b>3. Restrictions/Limitations</b> .....	<b>4</b>
<b>4. Making a Claim</b> .....	<b>6</b>
What's involved .....	6
What to do if you're not successful .....	7
<b>5. Provincial Health Insurance Coverage</b> .....	<b>8</b>
Provincial Contacts .....	9
<b>6. Insurance for Visitors to Canada</b> .....	<b>10</b>
<b>7. Consumer Assistance</b> .....	<b>11</b>

# 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 are available;
- identify questions 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 coverag



**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 can be made up by travel health insurance.

## What is travel insurance?

Travel insurance in its broadest form 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, and whether it meets your needs.

# 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. Check to see if it does and what limitations 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.).
- 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).



**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. Note also that supplementary policies require your provincial plan coverage to be in place.

## 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 ask. In the unlikely event that a health problem arises you will ensure that you have all the vital information at hand.

- Will your policy cover you for the entire length of your absence from Canada or your home province? If you decide to extend the length of your stay, can your policy be extended? How would this be done?
- What types of restrictions and limitations does your policy have?
- Does the policy deny benefits if your medical emergency arises because of a pre-existing condition?
- Does your insurance company have a toll-free telephone number for emergency assistance that you can reach from anywhere you travel?
- Are there exclusions that pertain to specific activities/events i.e., sports, war, suicide, substance abuse?
- What maximums, deductibles and/or co-insurance would apply in the event of a claim?
- What documentation is needed to submit a claim? What are the procedures?
- Does your policy pay for emergency return home?
- If you are 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 your policy provide for trip cancellation, baggage loss and other damages?
- If you have out-of-country coverage through your group plan, are there any restrictions? Does it cover you 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 that is stable or under control by medication, and you are medically fit to travel, check your policy to see if you would be covered were an emergency to arise (e.g., if you are on antihypertensive medication and suffer a heart attack, if you have a mental disorder, or if you are in the latter stages of pregnancy).

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

**War** - Policies may exclude coverage for injuries caused by war.



**TIP:** When completing the health portion of your travel insurance application form, make sure you list all medications that you take. If you are not completely sure about what to include, you can call your doctor or the OmbudService for Life and Health Insurance for advice on how to proceed.

## RESTRICTIONS/LIMITATIONS

---

**Destination** - Some destinations may not be included in your coverage. Before you travel, check for any travel advisories issued by either Foreign Affairs and International Trade Canada ([http://www.voyage.gc.ca/countries\\_pays/menu-eng.asp](http://www.voyage.gc.ca/countries_pays/menu-eng.asp)) or the Public Health Agency of Canada (<http://www.phac-aspc.gc.ca/tmp-pmv/pub-eng.php>).

**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** - Many policies specify a time limit for coverage (e.g., 60 days).

**Suicide** - Benefits for expenses incurred due to suicide or self-inflicted injuries are routinely excluded.

**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 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. Normally you are required to submit your claim and all original receipts to your provincial health insurance plan first. Be sure to retain copies of everything. Then submit the outstanding bill, along with proof of payment from the provincial plan and copies of all receipts to your insurance company.
4. In some provinces, 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 may 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).



**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, usually 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

### Alberta

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

### Saskatchewan

Saskatchewan Health –  
Medical Services Branch  
(306) 787-3475

### Manitoba

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

### Newfoundland & Labrador

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

### Prince Edward Island

P.E.I. Hospital and Medical Services Plan  
Out-of-Province Coordinator  
Medical Programs Division  
(902) 368-6516

### Ontario

Ontario Health Insurance Plan  
1-888-359-8807

### Quebec

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

### New Brunswick

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

### Nova Scotia

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

### Northwest Territories

Health Benefits Program  
1-800-661-0830

### Yukon

Yukon Health Care Insurance Plan  
(867) 667-5209

### Nunavut

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

## **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](http://www.assuris.ca).

## Information

Consumers with questions or 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. The OLHI is an independent service that provides free information and assistance.

Call the OLHI from anywhere in Canada:

In Toronto: **416-777-9002** À Montréal: **514-282-2088**

Toll Free/Sans frais: **1-888-295-8112** Website: [www.olhi.ca](http://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.

