



JOHNSTONE'S JOURNAL is published monthly, and designed to provide topical information of interest not only to plan administrators, but to all employees who enjoy coverage under the benefit plan. Feel free to make copies, and use as a payroll staffer.

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Medical Emergencies When Traveling Using Your Extended Health Care (EHC) Coverage When You're Away

EHC Plans Include Travel Insurance

As summer will soon be here, many of us are starting to make plans to take our holidays or a weekend excursion. We thought this month's journal should remind you that, as long as you are covered by the extended health care (EHC) portion of your group insurance plan, you **do not require any extra travel insurance.**

Most **extended health care** plans provide coverage at 100% for medical emergencies that happen while you are temporarily away from home...anywhere in the world outside your province of residence. The travel portion is a supplement to the standard provisions provided by your provincial medical plan. It is designed to work in harmony with this plan by paying for those costs that exceed the provincial plan's provisions.

Travel Coverage Details

Travel coverage under an EHC plan covers you and your dependents:

- for short or long trips away for business or pleasure (note, some plans have maximum trip durations of 60 or 90 days).
- 24 hours a day, anywhere in the world.
- with maximums of \$1,000,000 or more.
- with travel assistance for any medical concerns while travelling.
- for other benefits that may be included—lost air fare and rental car charges resulting from the sickness or accident.

If asked to provide proof of coverage to pass customs and immigration of any country, show your provincial medical coverage card.

Know the Plan's Limitations

As with all insurance contracts, exclusions and limitations do exist and you should review your employee booklet before travelling. Here are a few things to note about most EHC Travel plans:

- Travel insurance plans cover acute medical emergencies only. Non-emergent, elective or continuing care of an existing condition, would not be covered.
- Complications to pregnancy (generally within two months of expected due date) are not covered.
- Age restrictions: some plans may cover you up to a specific age. For example, 65 or 70.

Other limitations may apply, so refer to your contract or booklet for details.

If You Have a Medical Emergency

All insurers provide you with a **travel assistance card** that shows your contact information for an **international medical network**. Their function is to identify the most appropriate medical facility, arrange to get you there, verify coverage, assist in interpretation, guarantee payment of all expenses, and finally arrange for transportation home if medically necessary. It's everything you could want in travel insurance, so make sure you carry the card with you when you go.

In the event of any medical emergency:

- either you or the medical provider should contact the international medical network, describing the nature of the illness or accident. **Contact them immediately**, but if that is not possible, you must contact them within three days of the health emergency.
- follow the instructions they provide.
- keep copies of all invoices and bills.
- contact us when you return.

Claiming Procedures Can Be Lengthy

If you have a minor medical emergency while travelling, in most cases you will pay the provider and keep the receipts to submit when you return. All major expenses will be paid directly from the insurer to the provider. The process can be lengthy as your provincial medical plan will also be involved. When you return home, call us for claim forms and assistance with claiming.