

### TRAVELING? BE PREPARED

If you are leaving the province where you live, whether for business or vacation, it's important to know what health coverage you will have in case of a medical emergency. Emergency medical travel insurance is typically part of a group extended health plan, providing coverage for medical emergencies when traveling outside your province of residence or outside of Canada. Travelers can also purchase individual travel medical coverage in lieu of or to top up extended health plan coverage.

#### Limitations & Exclusions

While comprehensive, the provisions of travel insurance will typically include limitations and exclusions, such as:

- The length of a single trip - 60 or 90 days is common
- Coverage is for acute medical emergency situations only, and doesn't cover non-emergent, elective, or continuing care for existing conditions
- Complications of pregnancy, usually within two months of the due date, may not be covered outside of Canada.

#### Pre-Existing Conditions

If the traveler has a pre-existing medical condition, a review of the coverage "details" is important particularly if the condition or treatment has changed. Some contracts exclude pre-existing conditions altogether, while others have a stability clause that stipulates emergency expenses incurred due to a pre-existing condition are covered only if the traveler's condition has not changed within 60 or 90 days before travel and that medical attention is not anticipated during the trip.

#### What Plan Pays First?

If a traveler is covered under a group extended health plan and purchases additional travel insurance, the travel plan should cover the claim first before it goes to the group plan. Group and individual travel plan coverage from Blue Cross work this way for example. This feature protects the employee's lifetime limit on the group extended health plan. Employees should check the fine print or call us for assistance if uncertain.

### THE JOHNSTONE'S ADVANTAGE

Our mission is simple:  
**Treat each client as if they were our only client.**

Our value is clear:  
**We are completely independent.** We work for you and offer total flexibility on insurers and plans.

We offer all your group insurance services including administration, brokerage, consulting, and communications.

We provide dedicated client support, customization and flexibility to meet all of your company's benefits needs. And we make **solid group plans simple.**



## Traveling in Other Provinces?

The *Canada Health Act* requires that the provinces and territories extend medically necessary hospital and physician coverage to their eligible residents during temporary absences. These “portability” provisions (generally implemented through a series of bilateral reciprocal billing agreements between the provinces and territories with the exception of Quebec) generally mean that your health card will be accepted when you receive hospital or physician services in another province or territory. However, sometimes there is a requirement for patients to pay "up front" and claim reimbursement from their home provincial or territorial health insurance plan.

Additional benefits that provinces and territories may include under their respective health insurance plans are generally **not** portable outside one's home province/territory.

Most group extended health plans provide coverage for such “additional benefits” (such as ambulance services and prescription drugs) in case of a medical emergency while travelling in another province or territory.

## How to Prepare Before You Travel

Here are some tips to consider before you travel

- Know the plan’s limitations and exclusions, such as the maximum number of days of coverage, or if coverage is valid during the third trimester of pregnancy.
- Check the plan maximums. Having a medical emergency in countries such as the US can become expensive quickly.

## How to Prepare Before You Travel (continued)

- Individual plans may include things like trip cancellation, baggage return, trip interruption, etc. - things that group medical emergency do not typically cover, so you need to assess your need for it. Trip cancellation may need to be purchased within a defined number of days after booking.
- Pack your travel assistance information that includes emergency telephone numbers. This may be a card or a travel app for your iPhone or android phone.
- Leave travel details and travel insurance information with a trusted friend or family.

If you have a medical emergency while travelling, call the toll-free travel assist number ASAP, as insurers require you call within a few days of the emergency. They will offer services in your desired language, direct you to medical treatment, help you with rescheduling travel if necessary and assist with starting your claims.

## CONTACT US

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