

### TRAVELLING THIS SUMMER?

#### Time to check on your coverage...

Going on vacation this summer? Staying close to home, or planning a trip to another Canadian province or territory, or another country? Travelling outside of Canada always has its risks – weather, civil unrest, contagious diseases, etc. There are several reasons to review travel health coverages provided under your group insurance program when making your plans, including:

- your group extended health care (EHC) plan may not pay your medical fees while you are out of Canada
- your provincial or territorial health plan may cover none, or only a small part, of the costs of your medical care abroad
- foreign hospitals can be very expensive and may require immediate cash payment
- in some countries, hospitals and clinics will not treat you if you do not have enough insurance or money to pay your bills, and
- the Government of Canada will not pay your medical bills

#### Out-of-country (OOC) insurance

If you have an EHC plan, you will also have OOC insurance coverage for both emergency and non-emergency events as part of this plan. Non-emergency medical expenses not covered under the provincial health plan, including prescription drugs, are claimed and paid as if the expense was incurred in the province of residence. Emergency hospital and medical expenses, including hospital charges, medical supplies, physician charges and ambulance while on vacation are also covered under your EHC plan.

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**Phone your travel insurance provider asap for assistance with filing any OOC claims.**

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#### OOC insurance lifetime maximum

Group insurers typically limit payment for OOC medical expenses by setting a lifetime maximum - typically set at \$1,000,000 to \$5,000,000 per insured person – although some policies do offer an unlimited lifetime maximum. While these amounts may seem like adequate coverage, a medical emergency outside of Canada could use up \$1,000,000 very quickly! As a Johnstone's Benefits client, your plan has a minimum of \$3,000,000 coverage. As part of our annual renewal process, we review with our clients the current coverage to ensure the existing level remains appropriate.

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**Contact your Account Manager with any questions on OOC coverage and options.**

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### 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.**



## Individual travel insurance

Depending on the OOC insurance lifetime maximum in the group plan, as well as other personal factors, you can purchase additional protection while out of country. Both group and individual travel plans will cover ambulance, physician, in-hospital nursing, testing and prescription drugs in a medical emergency, although there may be differences in the amount of coverage provided by each. Individual travel plans often offer coverage for expenses not typically in group plans, such as trip cancellation or interruption, and baggage return coverages. In addition, individual travel insurance may offer a pre-existing rider on the policy for excluded coverage in the group plan.

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**In case of a claim, typically the individual travel plan will pay first, then the group plan.**

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## Travelling in another province

The Canada Health Act requires provinces and territories to extend medically necessary hospital and physician coverage to eligible residents during temporary absences. This 'portability' provision, which is generally administered through a series of bilateral reciprocal billing agreements between provinces and territories except for Quebec, means your health card will be accepted when you receive hospital or physician services in another province or territory. In Quebec, you will pay the expense directly and apply to the insurer for reimbursement.

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**Often patients will pay for the expense 'up front' and then make a claim for reimbursement.**

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## Checking the fine print

In preparing to travel, it's important to understand the 'fine print':

**Pre-existing medical conditions** – it is important

to check the definition of, and the limitations and restrictions on, any pre-existing health conditions, including any tests and treatments you may have had prior to travelling. Some contracts exclude pre-existing conditions entirely, 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.

**Per trip limitation** – be aware of the limit on the number of days covered for each trip you take. Many policies will cover an individual trip of up to 31 days, so several trips of 31 days or less will be covered, but not a trip for more than the limit.

**Medical evacuation** – your policy should cover medical evacuation to Canada or to the nearest location with appropriate medical care in case of a medical emergency while out-of-country. The coverage should include the costs of a medical escort to travel with you to your destination.

**Repatriation**– the plan should cover the preparation and return of your remains to Canada in the case of death.

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**Contact us with any questions about your travel insurance coverage – we're here to help!**

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## CONTACT US

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