

Travel Tips

Travelling outside of Canada, whether for pleasure, work or school, can be fun, but ensuring that you are properly prepared for the unknown can also be a bit stressful. Remembering to pack your travel card* could mean a world of difference if you have an unforeseen medical emergency while outside of the country.

It is recommended you read and understand the insurer's out-of-country travel insurance policy prior to your departure, paying particular attention to any limitations and exclusions. A common exclusion relates to **pre-existing conditions**. In the event of a medical emergency, having a pre-existing condition doesn't mean your claim is automatically declined. However, your pre-existing condition should be considered "stable" for a specified period of time before your trip, usually 90 days. A visit to your doctor, a new medication, or a change to an existing prescription in the three months prior to departure could result in your claim being declined. It is also important to understand any limitations in coverage relating to pregnancy.

Know what to do if you or an eligible dependent has a medical emergency:

- Call the travel assistance provider number on your card immediately BEFORE seeking medical treatment;
- If this isn't possible, call as soon as you can so that the insurance carrier can make necessary arrangements for direct billing, where possible.

Travel assistance vs Out-of-Country (OOC) emergency medical:

- OOC coverage often is confused with travel assistance but the coverage is different. The OOC benefit provides coverage for expenses associated with medical emergencies for you and your eligible dependents, such as physician, lab and hospital fees.
- Travel assistance provides access to support representatives in the event of a medical emergency. A coordinator will recommend the best treatment center, provide translation services, facilitate payment with providers where possible, as well as make travel arrangements for you to return to Canada.

Non-medical coverage: Most policies exclude elective treatments, routine care, baggage insurance, trip cancellation and trip interruption. Check your policy to be sure and decide if additional coverage is warranted (available through your travel agent or bank, for example).

NOTE: Verify your policy if you plan to be out of the country for an extended period of time. Standardly, emergency travel insurance is available for the first **60 days**. If you need coverage beyond the specified limit, additional insurance should be considered.

*Most insurance carriers have moved away from physical drug and travel cards. As a plan member, you can access a digital copy of your card on your plan member website or mobile app which can then be saved to your mobile device and/or printed. It is also a great idea to provide a copy to a loved one in Canada in case you lose or are unable to access your card, when needed.

** This is not a legal document, and is intended solely for informational purposes.*