

TRAVEL INSURANCE- Are you prepared for your trip?

What to do if you have an emergency while traveling:

- Phone the number on the back of your travel card as soon as possible. The customer service representative will be able to help you locate the best medical services, and help you through the stressful moments surrounding an emergency.

What to take with you on a trip away from home:

- Be sure to bring your travel insurance card with your policy numbers and important emergency contact numbers.
- Don't forget your personal provincial health care card, personal photo ID and any other pertinent travel documentation such as flight itineraries, booking confirmations, and passports.
- Keep all of your important documents together in one place and easily accessible. A file folder or waterproof pouch will ensure you know where everything is when it is most needed.

Winter is upon us, and people are starting to think about making travel plans. Are your employees ready?

If you currently hold an Extended Health Care option with your group insurance policy, you most likely have emergency out of country travel insurance.

Be sure you have your travel card with you before leaving on a trip, whether outside of the country, or just outside of your province of residence.

Out-of-Country Trip Limitation

Before leaving on your holiday, clarify how long your coverage is in place for. Different plans cover you for different amounts of time, including:

- 30 days
- 60 days
- 90 days
- As long as your Provincial health care covers, etc.

Be sure to purchase additional travel insurance if you will be gone longer than your group plans covers you for, and you are not planning on entering the Canada midway through your trip.

Emergency Care

Most plans have provisions as follows: Coverage is provided for emergencies only, as defined in the contract that occur while the person is temporarily outside Canada for vacation, business, or education purposes. If the patient is well enough to return to Canada, the plan's liability will not exceed what would have been payable for treatment in Canada. If possible, be sure to contact the Travel Insurance Company before opting in to expensive procedures outside of Canada.

Co-ordination with Provincial Plans on Out of Country Claims

Provincial medical plans provide some coverage for out of country medical expenses, and these payments are integrated with your benefits plan. The provincial plan's payment will be deducted from the amount covered by your plan.

Most of all, be safe and have fun!

Call today for more info or to order a new travel card.