

# Travel Health Insurance - Don't Leave Home Without It!

## What is travel health insurance?

It is insurance to cover emergency medical and hospital expenses if you get sick or have an accident travelling outside Canada.

## Why do you need travel health insurance?

If you're travelling outside Canada, your Ontario Health Card will only cover:

- OHIP rates for non-hospital physician care and \$400 a day for high-level hospital care, including surgery, high-technology treatment and constant patient monitoring; and,
- \$200 a day for treatment of substance abuse, psychiatric illness and eating disorders in a rehabilitation facility or hospital (depending on the level of care).

You are responsible for expenses above these limits. Keep in mind medical treatment in other countries, such as the United States, is more expensive than in Canada. Also, some out-of-country hospitals won't admit you without proof of health insurance.

Before you decide to buy, remember you may already have adequate coverage through your employee or retirement benefits package, bank or trust company deluxe credit cards, or automobile clubs or associations. Check your plans for details.

## Where can you buy travel health insurance?

Applications forms are available from travel/insurance agents and brokers, banks and pharmacies.

## What should you look for if you buy travel health insurance?

Benefits, limitations, restrictions and price differ from one policy to another, so



## Remember, visitors to Canada are not covered by OHIP.

shop around. Here's a partial checklist of what to look for:

**Pre-existing Conditions** - Look for limitations and exclusions for health conditions you had before the effective date of your policy. This could include health conditions currently controlled with medication or treatment. Discuss this clause with your insurer if applicable.

**Hazardous Activities** - Look for exclusions for injuries from skydiving, hand gliding, scuba diving or body contact sports.

**Restricted Destinations** - Beware of no coverage for certain countries.

**Age Restrictions** - Some policies restrict coverage or may not be available after a certain age.

**War** - Note exclusions for injuries caused by war, invasion or hostilities between nations.

**Deductible and Co-payment Clauses** - A deductible clause requires you to pay an initial amount towards any claim, up to a specified level. For example, a \$250 deductible requires you to pay the first \$250. If the claim is \$250 or less, there are no benefits payable under the policy. A co-payment clause may require you to pay a percentage of your medical bills.

**Substance Abuse** - Look for exclusions for expenses resulting from abuse of medication, drugs or alcohol.

**Claims Procedures** - Some insurers may require you to pay the hospital first, then apply for reimbursement. Others pay the hospital directly. Read your policy carefully and, whenever possible, call your insurer

before getting treatment. Take your policy, Ontario Health Card and insurer's emergency telephone number wherever you travel. Keep all receipts and submit your claim (keeping copies) as soon as possible, so you'll be covered if a time limit applies.

**Elective and Non-emergency Treatment/Surgery** - Remember - your policy covers you for emergency health care only. It won't pay for routine health care provided out-of-country, even if recommended by a physician.

Before you sign on the dotted line, remember your travel health insurance is a legal document and your signature at the bottom commits you to everything in it. Read and compare the policies you're considering and make sure you understand all the provisions. Don't rely solely on marketing or sales information. Read the actual policy or brochure explaining terms and conditions before you buy and discuss it with people whose opinions you respect.

Bon voyage!

If you have any questions about insurance call the Ontario Insurance Commission information line at (416)250-6750 for the greater Toronto area, and 1-800-668-0128 for toll-free long-distance.

*This information was provided by the Ontario Blue Cross and the Ontario Insurance Commission.*