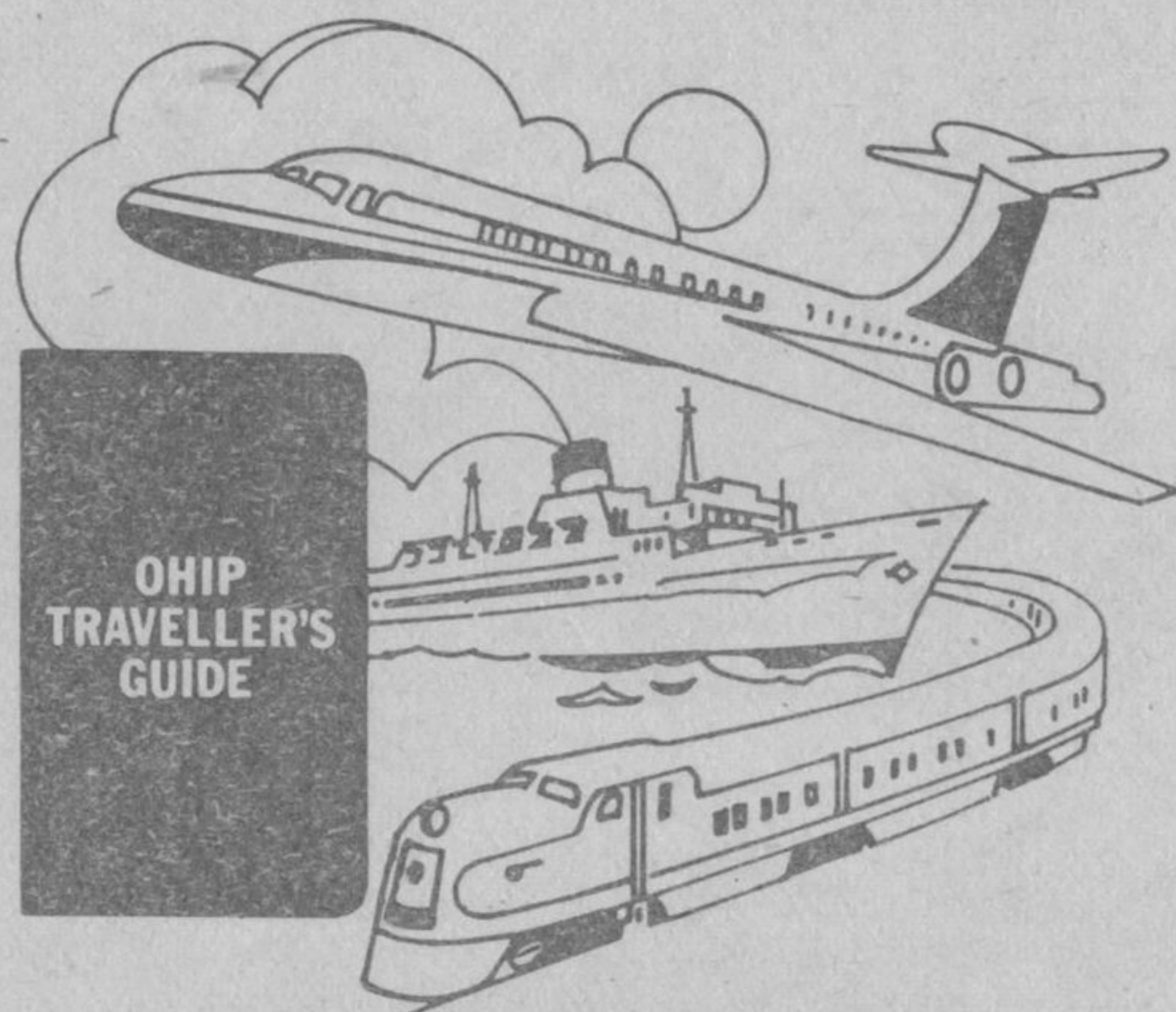


What happens if you get sick or have an accident while you're travelling?

This is what Ontario is doing to protect you away from home.



Your Ontario Health Insurance Plan (OHIP) is designed to help you anywhere in the world.

In case of injury or sudden illness outside Ontario, OHIP will pay the cost of standard hospital accommodation.

For non-emergency services, it will pay up to 75% of the cost for the type of hospital service normally covered under your Ontario Plan.

Medical fees will be reimbursed to you at 90% of approved services as set out in the Ontario Medical Association Schedule of Fees.

But bear in mind that medical costs in some countries are often higher than in Ontario. So avoid being faced with a bill considerably higher than the amount OHIP can repay you, by doing four things:

1. Know what benefits OHIP provides before you leave home.
2. If you consider that your OHIP coverage may be insufficient, you can obtain supplementary coverage from private insurers for out of province charges.
3. Always carry your OHIP card with you.
4. In a financial emergency, ask the hospital to phone or write OHIP to confirm your coverage.

Remember, you will usually have to make payment on the spot for treatment outside Ontario. But OHIP will reimburse you for insured services if you submit itemized receipts within 6 months of the date of service.

Describe why you were outside of Ontario—vacation, business, etc.—and provide complete personal information plus details of the medical or hospital service performed. Include name and address of physician, hospital, fee for each service and dates. And always state your OHIP number.

A free booklet called "The Traveller's Guide to the Ontario Health Insurance Plan" explains everything you need to know.

Copies are available at government offices and travel agencies. Or write to:

OHIP Traveller's Guide
Health Resource Centre
Communications Branch
Ontario Ministry of Health
Hepburn Block, Queen's Park
Toronto, Ontario, M7A 1S2.

Ministry of Health
Frank Miller, Minister



Government of Ontario

William Davis, Premier