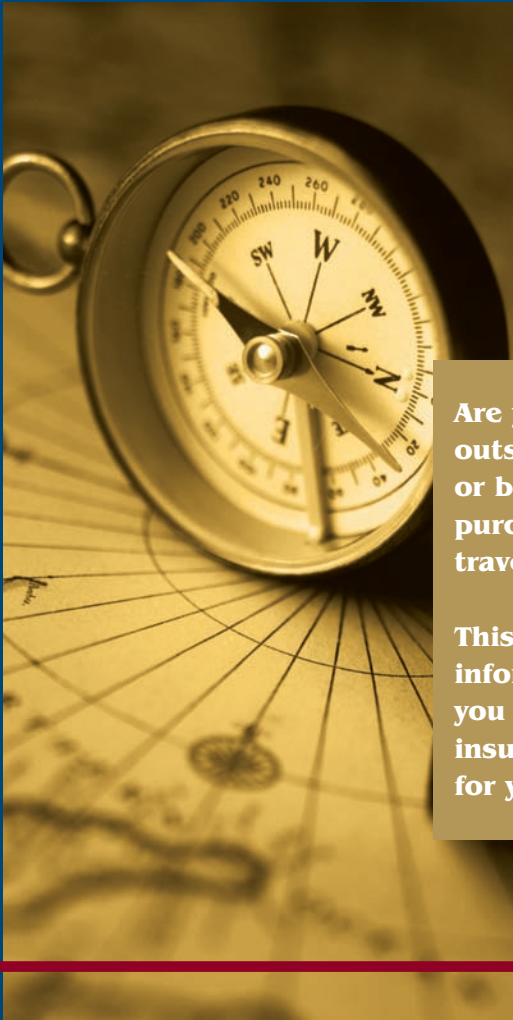




# Shopping for Travel Medical Insurance



**Are you planning to travel outside of Canada on vacation or business? Considering purchasing supplementary travel medical insurance?**

**This guide will give you the information you need to help you select the travel medical insurance plan that's right for you.**



## What Is Supplementary Travel Medical Insurance?

Travel medical insurance is designed to reimburse you for emergency hospital/medical expenses incurred, over and above those the Ontario Health Insurance Plan (OHIP) will cover, while travelling outside of Canada.

While supplementary travel medical insurance policies vary greatly from insurance company to insurance company, most generally include coverage for the following emergency health care services:<sup>1</sup>

- hospital room accommodation,
- incidental expenses related to your hospital stay,
- outpatient services,
- licensed physician's fees,
- prescriptions and/or medical, therapeutic or diagnostic treatments prescribed by a licensed physician,
- medical appliances (e.g., splints, casts, crutches, canes, slings, trusses, walkers and the temporary rental of a wheelchair) when prescribed by a licensed physician,
- emergency dental care, and
- ambulance and air ambulance medical evacuation services.

**Note:** Check for deductible and co-payment clauses. Some travel medical insurance policies contain deductible or co-payment clauses that require you to pay part of the costs of any emergency medical treatment you receive.

For example, if your policy contains a \$250 deductible clause, you'll have to pay the first \$250 towards any claim. If your policy contains a co-payment clause, it means that you are expected to pay a certain percentage of your medical bills, generally between 10 and 20%.

## Without Supplementary Travel Medical Insurance, You Could Be Exposed to Considerable Financial Obligations

Illness can strike and accidents can happen, even during a very short business or recreational trip. Any time you leave Canada without supplementary travel medical insurance – even just for a few hours – you're taking a risk.

While your Ontario health card entitles you to certain out-of-country emergency health care services<sup>2</sup> when outside Canada, this coverage is limited.

If you are injured or become ill while travelling outside Canada and do not have supplementary travel medical insurance, you will be responsible for paying for those emergency health care services that are not otherwise covered by OHIP.

<sup>1</sup> Be aware of possible restrictions and limitations. See "What does travel medical insurance not cover?" for more information.

<sup>2</sup> Emergency health services are those given in connection with an acute, unexpected condition, illness, disease or injury that arises outside Canada and requires immediate treatment.

The same rule applies to your young family members should they need out-of-country medical care on a vacation or school trip.

It is, therefore, wise to consider purchasing supplementary travel medical insurance coverage before you leave.

## What Does Travel Medical Insurance Not Cover?

When comparing different travel medical insurance plans, it is important to be aware of what the different policies do not cover. For example:

### Pre-existing Conditions

A pre-existing condition is a health problem that exists before departure.

Most insurance companies will not pay for any emergency expenses related to a medical condition diagnosed by a licensed physician if at any time in the three to four months<sup>3</sup> before you depart on your trip, this medical condition has not been stable, or if at any time in the last six to eight months<sup>4</sup> before your departure, you have been prescribed or taken medication, or received treatment for this medical condition.

Check with your physician about any health problems, previous treatment, and medication you should mention to the insurance company, especially if your medication has changed recently.

### Medical Exclusions or Exemptions

Some policies do not cover medical emergency costs in specific situations that are identified in clauses dealing with medical exclusions or exemptions. Such clauses may apply to the costs of emergency medical care related to:

- self-inflicted injuries, suicide or attempted suicide,
- pregnancy, childbirth or complications of either, occurring in the last trimester,
- your participation in contact sports or other risky activities such as scuba diving, sky diving, hang-gliding and mountain climbing,
- drug and alcohol abuse,
- your direct involvement in a criminal act,
- an act of war (declared or not) of foreign enemies or rebellion, or
- travel to certain countries.<sup>5</sup>

### Non-emergencies

Keep in mind that most travel medical insurance policies will not pay for:

- continued treatment or follow-up care after your medical emergency has been stabilized, or any care that can safely wait until you return to Ontario,
- routine health care,
- elective surgery, or
- investigative or diagnostic services.

<sup>3</sup> Exact length of time may vary from insurance company to insurance company. <sup>4</sup> Exact length of time may vary from insurance company to insurance company. <sup>5</sup> Where a written formal notice was issued by the Department of Foreign Affairs and International Trade of the Canadian government, advising Canadians not to travel to that country, region or city.

## Shop Around for the Policy That Best Meets Your Needs

If you decide to buy supplementary travel medical insurance, take some time to shop around for the policy that best meets your needs. Consider the following:

- Policies vary greatly from company to company and from year to year. Your health, age, the medication you take, the length of your trip and destination are all factors that affect the price of a policy and the types of medical costs it will cover. If you're 70 years of age or older, or have any high-risk health problems, you may have to find an insurance company willing to write a travel medical insurance policy tailored to your situation.
- You'll find that different insurance companies have different clauses for pre-existing conditions, medical exclusions or exemptions and non-emergencies. Read each policy you are offered carefully; make sure you understand each insurance company's terms and definitions. Ask questions if you're not sure exactly what a term means, how it applies to your medical history or how it affects the coverage offered to you.
- When comparing the travel medical insurance policies offered by different insurance companies, do not just look at price. Make sure that the policy you choose offers the coverage you need. For example, a low-cost policy may be less of a bargain if it limits coverage of medical emergencies to a maximum of \$25,000.

## Travel Medical Insurance Checklist

Here are some key questions to ask when shopping for supplementary travel medical insurance:

- Do I already have sufficient coverage through my credit cards, employee benefits, etc.?
- What is the maximum each policy will pay above Ontario medical insurance limits?
- Is there an age limit or medical criteria for who can apply?
- Does age affect the kind of coverage I can expect?
- How does the policy define a pre-existing condition? Will a pre-existing condition of mine affect my coverage?
- Are there any medical exclusions that apply to me?
- Will I have to pay a deductible? If so, how much?
- Does the policy contain a co-payment clause? What percentage of medical expenses will I have to pay?
- Will the insurance company pay the hospital or physician directly? Or will I have to pay the full amount myself, and then be reimbursed later by the company?
- Does the policy exclude any sports or activities I plan to do on my trip?
- Do I need approval from the company before seeking medical treatment?
- Does the company offering the policy provide a toll-free, 24-hour help line that I can call in an emergency?

- What if I want to stay away longer than originally planned? Can I extend my policy to cover me for the extra time I'm out of Canada, and how do I make the necessary arrangements?
- Once I have signed a policy, can any further changes be made at the insurance company's discretion without advising me? For example, can the company revise the policy later and reduce my coverage?
- What is the insurance company's procedure for handling complaints?

## Where to Obtain Travel Medical Insurance

You may want to consult a licensed insurance agent or broker about the types of travel medical insurance products available to you. For a list of insurance companies that offer travel medical insurance, visit the Canadian Life and Health Insurance Association (CLHIA) website at [www.clhia.ca](http://www.clhia.ca).

**Note:** Before purchasing travel medical insurance, check to make sure you don't already have sufficient coverage through your:

- employer, union or professional association,
- credit card,
- bank or trust company "gold" card, or
- home insurance policy.

## What Do You Need to Put on Your Application?

The policy application will ask questions about your age, health, medical history and travel plans. It is important to provide the insurance company with full, accurate information. If you provide incomplete or inaccurate information, you may lower your premium, but your claim may be denied later on.

You may want to ask your physician to review the health and medical history sections of your application to ensure you include any health problems, previous treatments, and/or medications that the insurance company should know about.

**Note:** Non-disclosure or misrepresentation of the facts on your part, either knowingly or unknowingly, could invalidate the policy.

## How Can You Make a Claim?

Under some policies, you pay the hospital first, and then the insurance company reimburses you. Other companies pay the hospital directly. Your policy will tell you which procedure to follow.

Most policies set a time limit for submitting claims. Submit your claim and supporting receipts (keeping copies) as soon as possible.

## How Do You Get Treatment?

Your insurance company will give you instructions on how to get treatment, along with a toll-free number to a service centre. The service centre's role is to manage your medical care. If you have an emergency, call the centre's toll-free number immediately for assistance and directions.

The centre has a roster of preferred hospitals and physicians and will give you an appropriate referral. Even so, be sure to get authorization for any medical care or treatments proposed to you – your insurance company may not recognize some diagnostic, medical and laboratory procedures as “emergency” benefits. If you don't know whether your policy will cover a particular medical treatment, call your service centre before getting the treatment. Be sure to get detailed receipts for all your medical care from physicians and hospitals.

## Don't Forget

- Take your travel medical policy with you when you leave Canada.
- Keep your insurance company's phone number and your Ontario health card with you.
- Your travel insurance covers you for a defined period. Don't start your trip early or extend it past the dates specified by the policy.

## If You Have a Complaint

If you are not satisfied with how your claim is being handled, there are steps you can take. Improved measures have been put in place to help consumers get their insurance complaints resolved more quickly. Among them is the establishment of a Complaint Handling Protocol by all insurance companies licensed to operate in Ontario. How the complaint process works varies from company to company. Your company representative (agent, broker, claims adjuster or customer service representative) will be able to provide you with specific information about the procedures to follow should you have a complaint.

In addition, each company has a Consumer Complaint Officer who oversees the complaint handling process. The Consumer Complaint Officer is an employee of your insurance company responsible for ensuring that your complaint is addressed. If you are unable to obtain information about the protocol from your company representative, or if you are having difficulty obtaining a response outlining your company's position, then you should contact your company's Consumer Complaint Officer.

For your convenience, the Financial Services Commission of Ontario (FSCO) has compiled a list of all company Consumer Complaint Officers. This list is available online at [www.fSCO.gov.on.ca/english/insurance/contadd.pdf](http://www.fSCO.gov.on.ca/english/insurance/contadd.pdf). If you are unable to find the name of your company's Consumer Complaint Officer on this list, you should direct your complaint to the Chief Executive Officer of your insurance company, or contact FSCO at (416) 250-7250, Toll-free: 1-800-668-0128.

If you are unable to resolve your complaint with your insurance company, your company is obligated to provide you with a letter stating its final position on your complaint, as well as provide you with the name and details of an independent ombudsman organization that can review the complaint.

If you decide to write to the independent ombudsman organization referred to in your company's final position letter, make sure to describe your complaint and why you disagree with the company's position. Remember to include your company's letter and any documentation that relates to your complaint.

Upon receipt of your unresolved complaint, a Complaint Officer at the independent ombudsman organization will review and respond to your complaint.

## For More Information

For more information about your OHIP benefits when you are away from Ontario, contact the Ministry of Health and Long-Term Care at 1-800-268-1154, TTY 1-800-387-5559, or visit the website at [www.health.gov.on.ca](http://www.health.gov.on.ca).

## About FSCO

FSCO is an arm's-length agency of the Ministry of Finance. In addition to insurance, FSCO regulates pension plans, credit unions, caisses populaires, mortgage brokers, loan and trust companies, and co-operatives.

FSCO works with consumers, industry stakeholders and investors to enhance public confidence in, and access to, a fair and efficient financial services industry in Ontario.

For more information on any of these sectors, visit our website at [www.fSCO.gov.on.ca](http://www.fSCO.gov.on.ca), or call our Contact Centre at: (416) 250-7250, Toll-free: 1-800-668-0128, TTY toll-free: 1-800-387-0584.

Remember to visit FSCO's website at [www.fSCO.gov.on.ca](http://www.fSCO.gov.on.ca) for more information on:

- insurance,
- how to file a complaint against your insurance company,
- FSCO's dispute resolution services,
- pensions,
- applying for special access to money in locked-in retirement savings accounts, and
- important consumer tips.



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