

Insurance Coverage – Important Questions to Consider

Have you purchased adequate travel and medical insurance? For international travel, you are required to have basic and extended medical insurance, and emergency insurance is recommended. Below are some things to consider when deciding on a plan to purchase.

When choosing your travel abroad health insurance plan, ensure that the following is included:

- Continuous coverage before departure and after return dates
- Coverage that is renewable from abroad for the duration of your stay
- A 24-hour emergency contact number
- Coverage of medical evacuation costs (as costs may exceed \$50,000)
- Hospitalization coverage for illness or accident
- Deductible costs
- Procedures to file claims
- Maximum hospitalization coverage

What is covered?

- Are vaccinations covered?
- What is the amount you are covered for (per incident)?
- What is the maximum amount of coverage provided?
- Medical and security evacuation, in the case of a natural disaster or political conflict?
- What is the coverage for medical evacuation?
- Are you covered for high-risk activities?
- Does the plan include hospitalization for accidents and illnesses while abroad?
- Do you have pre-existing medical conditions? Are your pre-existing medical conditions covered by your insurance provider?
- In the event of death, what is the coverage for return of remains?
- Does the plan cover visits to the doctor or medication prescribed while abroad?
- Are you required to purchase medical coverage with a national plan (i.e. the equivalent of BC's MSP)?
- Is there a booklet explaining the coverage in detail?

Payment and Expenses

- Are there deductibles? If so, what are they?
- Are you covered reasonable and customary charges? Are you covered for charges in excess of the provincial heal-care allowance?
- Will the plan include emergency room expenses?
- What do you do under the plan if you have to pay cash up front and have no money?
- What are the procedures for filing a claim? How long does it take to get reimbursed after filing?
- Is your plan designed to prevent out-of-pocket expenses?
- What are the recommended steps for payment?
- Should you contact your medical insurance provider before incurring medical expenses?

Period of coverage

- When does the plan begin and end?
- Does the plan have continuous coverage before, during and after you go abroad?
- Are you travelling as a part of an exchange or internship? Does your health insurance cover you for the duration of your exchange/internship? If not, what is the period of time that you are covered for?
- Is the plan a primary or secondary carrier? If secondary, when does the coverage begin?

Before you leave...

- Have you arranged to have a copy of your insurance policy with you while abroad?
- Have you arranged to leave a copy of your insurance policy at home?
- Have you arranged to carry the name of your provider, policy number, and telephone number with you?

Things to review after selecting a plan:

- What is the process for enrolling in the plan?
- If you must use your insurance, what do you show as proof of worldwide coverage?
- If you obtain medical assistance while you are abroad, when and how should you inform the agency?
- What documentation of expenses is required? Does the bill need to be in English and the amount of the charges in Canadian dollars?