

# Travel Insurance Checklist

Make an informed decision - choose the product that's right for you!

## 1. Did you know?

Coverage under the majority of group Extended Health Plans may not provide adequate coverage for medical emergencies you may incur while travelling out of province/territory of residence.

It is cheaper for most travellers to buy a Multi-Trip Annual plan rather than insurance for each trip.

Purchasing Trip Cancellation Insurance separately can sometimes add as much as \$50 to \$400 to the cost of each trip.

## 2. Important things to consider when shopping for Travel insurance

### Your Situation:

- Have you had a serious illness?
- Have you made pre-paid arrangements for a trip?
- Are there age restrictions on the policy?
- Do you have a lifetime limit on your retiree Extended Health Insurance coverage?
- Are you taking your vehicle or driving your RV?
- Worried about lost baggage?

### What to Look for:

- Pre-existing medical conditions, exclusions and limitations in the policy
- Trip Cancellation, Interruption & Delay included in your coverage
- Age limitations in the policy
- Protection of lifetime Extended Health Benefits (in the event of a claim)
- Vehicle Return Coverage
- Baggage & Personal Effects Benefits

## 3. Key questions to ask before you purchase:

- Are there restrictions on the number of days you are covered (from the day of departure from your province/territory of residence to the actual day of return)?
- Does the policy exclude coverage for pre-existing medical conditions, if your emergency arises because of pre-existing conditions?
- How long do you have to be stable without new symptoms, treatment or change in medication prior to your date of departure for coverage to be in place?
- Will the policy you purchase provide emergency return home by air ambulance and/or medical escort if required?
- Will the policy assist you in arranging the return of your RV or vehicle if you have been sent home or cannot operate your own vehicle as a result of your medical emergency?
- Does the policy require you to pay premium up front or are monthly bank deductions available?
- Does the policy pay medical expenses up front or will you have to submit eligible receipts for reimbursement after you return home?
- If you are taking multiple trips, does the policy allow for unlimited trips in a specified time period or are you required to purchase coverage for each trip you take throughout the year?
- In the event of a serious illness or accident, will the policy allow for a family member to be flown to your bedside?
- Does the policy provide for trip cancellation, interruption or baggage loss?
- Can you extend coverage while on a trip by calling your insurance company?



**MEDOC® Travel Insurance**  
**1.866.606.3362**

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# MEDOC® Travel Insurance Plan

MEDOC® is designed to combine all of your travel insurance needs in one convenient package, with plan options to suit the coverage you require as well as your budget. MEDOC balances the needs of travellers regardless of age or health status. It is important that you carry the coverage that gives you peace of mind while travelling. Know and understand the plan you purchase.

Here are some questions you should ask. Choose the plan that is right for you!

Important Features:	MEDOC®
What is the maximum amount of coverage per person per emergency?	✓ \$5,000,000
Are emergency medical expenses for hospital, physician, surgical and medical treatment, medication, x-rays and nursing services covered?	✓ Travel insurance plans cover emergency care. Routine or elective treatment is not covered.
Trip Cancellation Insurance- is it included or will you have to purchase separately?	✓ Up to \$8,000 per person, per trip included
Will your pre-paid arrangements & return home be covered?	✓ Up to \$8,000 per person, per trip included
Is coverage available regardless of your age?	✓ Yes, no age limit
Are claims paid directly and up-front or do you have to pay first and send in receipts to be reimbursed?	✓ MEDOC pays up front (whenever possible).
Does the policy have a mandatory or optional deductible?	✓ Optional deductibles vary depending on the plan design.
Is there an automatic re-issue of the policy - assuring that you are never without your emergency travel medical coverage?	✓ Yes, the policy re-issues automatically – Sept. 1st.
Is there coverage for multiple trips throughout the year?	✓ Yes, the Base Plan provides unlimited trips up to 17 or 35 days each year.
Is coverage for longer trips available?	✓ Yes, a Supplemental Plan is available from 36 to 182 days (212 days in BC, MB, NL & ON).
Are premiums based on health status?	✓ Yes, with just a few questions on the health option questionnaire, you can determine which Health Option rates apply to you - Optimum, Preferred, or Standard and how this affects your pre-existing coverage.
Are Pre-Existing medical conditions covered? For both emergency medical and trip cancellation coverage?	✓ Yes, your pre-existing medical conditions are eligible for coverage when they have been stable for 90 days prior to departure and/or 90 days prior to booking your trip for *Trip Cancellation Insurance.
Does the policy provide for loss of baggage?	✓ Yes, \$1,500 per insured person to a maximum of \$3,000 per family.
Is Vehicle Return benefit available if you are deemed not stable to drive back to your province/territory of residence?	✓ Yes, up to \$5,000 coverage.
Are monthly payments available?	✓ Yes, monthly premium payments for your convenience - no fees.

**\*NOTE:** For a trip to be covered for Trip Cancellation, MEDOC coverage must be in effect on the day of booking your trip or purchased, a) within 5 business days of booking your trip, or b) prior to any cancellation penalties being charged for that trip.

**QUESTIONS? Call Toll Free 1-866-60-MEDOC or visit us online @ [www.johnson.ca/medoc](http://www.johnson.ca/medoc).**