



**Travel Insurance Office Inc. presents:**



# Canadian Newsletter



## **What's Important to Canadians**

**We like our country and we like our neighbor to the south**

Most Canadians agree Canada is the greatest country in the world. We like our democracy. Free elections, the Parliamentary system, freedom of speech, and religious freedoms. We like our geography. We are the second biggest country in the world by area with lots of places to explore and enjoy. We like our history. English and French Canada have co-existed for 152 years. Our Confederation is strong. We like our place in the world. We have been peacekeepers and this spirit of helping others can be found in all of us. We like our heroes including Banting & Best, Billy Bishop, Viola Desmond, Nancy Greene, Terry Fox, and Chris Hadfield. We like our entertainers including Wayne & Schuster, Rich Little, Gordon Lightfoot, Celine Dion, Blue Rodeo, and Carys. We like our Canadianisms. We say "sorry" a lot, we eat Poutine and lots of maple syrup, and we like lacrosse and hockey. We like our uniquely Canadian words including loonie, toonie, chinook, pop, serviette, garbage, toque, and the letter zed. We like to travel. The United States is the preferred destination for most travelling Canadians and snowbirds.

**And, we like our health care system. We don't worry about how we will pay for our health care. We may have to wait a few hours to get treated but, thanks to the triage system, priority cases are seen and treated right away.**

Travel medical insurance is like the Canadian health care system but with less waiting to receive excellent medical care. This newsletter contains information that we, at Travel Insurance Office Inc. (TIO) hope, you will find informative and useful.

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## **Free Canadian Event Kit**

**Let us contribute to your next community event**

Does your winter/spring community have social events such as Canada Days, Canadian Club meetings, pot-luck nights, Can-Am dinners, or golf, pickle ball, or other tournaments? Let **Travel Insurance Office Inc.** contribute to your event by donating a free Canadian Event Kit. The kit includes:

- Personalized placemats. We will print the name of your social event on each placemat.
- Napkins
- Plastic drinking cups
- Gift cards for lucky draws
- Ballot box
- Ballot pads
- Pens
- Latest edition of our "Canadian Newsletter"

If you would like a free Canadian Event Kit for your next community social event, please ask the event planner to call Travel Insurance Office Inc. toll-free 1-800-550-1295 during Eastern Time business hours.



## 7 Tips for Travelling with Health Concerns

by: Charlene Hamilton

These tips are worth reviewing before travel and while you are out of Canada

**Consult Your Doctor:** If you have serious health problems, consult your personal doctor before travelling to make sure you are healthy enough to travel.

**Get Travel Insurance:** You need at least \$5 million in travel insurance for unforeseen medical emergencies that require medical care and evacuation back to Canada. Avoid policies that do not cover medical care and only provide medical evacuation. It is most likely you will require medical care to stabilize you before you can be evacuated back to Canada.

**Bring Sufficient Medication:** Make sure that enough prescription medication is carried to use throughout the entire trip plus a few extra days. In case of an emergency, carry your doctor's contact information and a list of your prescriptions.

**Get Certification for Medications Containing Narcotic Drugs:** Do some research to find out if your medications are legal in the country you are visiting. Some medications are considered illegal (including medical marijuana) and there is a possibility if you carry such medications, you may be arrested when clearing customs. Get a certification from your doctor before travelling, and make sure all medications that contain narcotic or habit-forming drugs are properly labelled.

**Do Not Keep All Medications in One Place:** If travelling by plane, train or bus, take the necessary measures to ensure that medications will not get lost during travel. Carry medication needed for a 48-hour period in a pillbox and keep it in your hand luggage in case your checked luggage is lost. Alternatively put all of your medications in your purse or carry-on luggage.

**Carry or Wear a Medical Alert:** Those with allergies or unique medical problems should wear a medical alert bracelet or keep a medical alert card in their wallets or purses. A medical alert states all the allergies and special medical conditions that a person is suffering from, and it serves as a useful reference for doctors and pharmacists when travelling.

**Drink Only Boiled or Bottled Water:** In certain countries, water may not be safe to consume. It is advisable that you drink only boiled or bottled water throughout these trips. This is especially necessary when you are taking medication.

## We are Travel Insurance Office Inc. (TIO)

We are one of Canada's largest travel insurance brokers

by: Dan Donnelly

Every year, tens of thousands of travelling Canadians choose **Travel Insurance Office Inc. (TIO)** when they purchase travel medical insurance and/or trip cancellation, trip interruption, and lost baggage insurance. Most of them renew their coverage the following year and many of them recommend **TIO** to their family and friends. Here are some of the reasons:



**Competitively Priced:** We offer a wide range of travel insurance products. Two of our products, **Travellers Choice** and **Travel Insurance Made Easy (TIME)**, are exclusive products only available from **Travel Insurance Office Inc. (TIO)**. These excellent products cannot be purchased from any other broker. We also sell **TuGo** and **Blue Cross**.

**Discounts:** Our clients get all of the available discounts because we do not believe in making newer clients pay more than long-term clients so we ensure our pricing is competitive for all of our clients.

**Deluxe Coverage:** We reviewed the coverage offered on other travel insurance products and matched or exceeded it. If you have a medical emergency, you can be assured your policy will take good care of you.

**24/7 Emergency Assistance:** If you need immediate assistance while travelling, you are a phone call away from medical professionals. They can also assist you if you have questions about the coverage.

**Snowbird-Friendly Travel Insurance:** **Travellers Choice** and **Travel Insurance Made Easy (TIME)** brochures, applications, and policies are designed to be easy-to read and easy to understand. You know what you're buying. The policies have a large Table of Contents to help you quickly find the sections of the policy you want to review.

Tens of thousands of travellers and snowbirds trust **Travel Insurance Office Inc. (TIO)** for their travel insurance. Give us a call this year, get a quote, and be confident you are getting quality products at low prices from a reputable broker.



1-800-550-1295

travelinsuranceoffice.com



# The Difference Between a Medical Questionnaire and The Coverage for Pre-Existing Medical Condition

by: Laura Lee O'Brien

## Travel medical insurance can be complicated

When you bought travel insurance, you probably had to complete an application that included a medical questionnaire. The medical questionnaire came into existence around 1992-1993 to rate applicants to be more competitive. Healthier applicants would pay lower premiums and less healthy applicants, those deemed to be a higher risk and more likely to have a claim, would pay higher premiums.

**Most medical questionnaires consist of two parts: the eligibility requirements and the medical questions.**

The **eligibility requirements** identify the applicants the insurance company wants to insure and those it considers too high of a risk to insure. You must meet all of the eligibility requirements to be allowed to buy the insurance.

If you meet all of the eligibility requirements, continue to the **medical questions**. Your answers to these questions identify how high of a risk you are in the eyes of the insurance company. If you have less serious medical conditions you will qualify for a rate table with lower rates. If you have more serious medical conditions, you will qualify for a rate table with higher rates. Your answers must correspond with what is in your medical file because, if you have a claim, your file will be reviewed.

When you complete the eligibility requirements and the medical questions, the questions you answer usually have a time frame such as "In the 3 years prior to travel, have you had...". The time frame being asked in the question is very important because there may be medical conditions you had a long time ago that you no longer have now. Read the question carefully and be sure your answer is accurate. ⇒ *See page 4 of this newsletter for tips on completing the application accurately.*

The coverage for **pre-existing medical conditions** usually appears in the "Exclusions" section of your insurance policy. This is a very important clause so be sure you read it and understand it.

**The pre-existing medical conditions clause pertains to all medical conditions you have whether or not they were asked about in the eligibility requirements and in the medical questions on the insurance application.**

If you want your pre-existing medical condition(s) to be covered, that condition(s) must be **stable** in the time period specified in the policy. The word "stable" is spelled out in the policy in the section on pre-existing conditions or as a defined term in the Definitions section of the policy. The definition varies with insurance companies. Typically, a pre-existing medical condition is considered stable if, in the specified time period, there has been no new prescription, no increase or decrease in the dosage, and no change in the frequency you take your medication. You have not had any change in the condition such as new symptoms. You have not consulted a doctor, specialist, visited a clinic, emergency ward, or hospital for anything related to that condition. You have not been told that you require diagnostic testing or medical treatment in the future such as when you return from your travels. These are examples only so read your policy and understand the wording.

## Refunds: If your travel plans change, do you get all of your money back?

### Life Is What Happens When You're Busy Making Other Plans

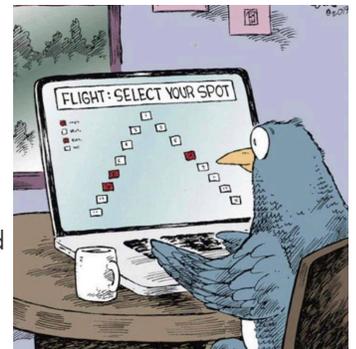
by: Anne Giorgievski

Travel Insurance Office Inc. was the first travel insurance broker in Canada to eliminate all administration fees and service charges. We recognized that plans change, events occur, and life happens. We know some travellers have to cancel their plans and many more have to alter their plans. When this happens, our clients get a full refund on the unused premium as long as they have not had a claim. We never impose administration fees or service charges.

Believe it or not some insurance brokers, including some well-known "snowbird" brokers, continue to impose administration fees and/or service charges. They impose administration fees for non-medical cancellations, partial refunds, and policy extensions, to name a few. They will not refund premiums of \$50 or less.

Some brokers have Early Bird offers and other incentives to get you to buy your travel insurance in the summer. They require you to provide your travel dates often months before your planned departure and planned return to Canada. Then, if you come home earlier than planned, or change your travel dates, some of them will penalize you!

If you are concerned about paying administration fees and/or service charges, consider a broker that eliminated all of them.



**Travel Insurance Office Inc. (TIO) is here to serve you, and will never make you pay for our service.**

## Completing a Travel Insurance Application Accurately

by: Leah Mongillo

### An honest mistake on the medical questionnaire could result in a denied claim

Travel Insurance Office Inc. sees many mistakes on the medical questionnaires. Some travellers and snowbirds have their claim denied as a result. Here are 10 of the most common mistakes you can avoid when completing an application:

1. If the questionnaire asks "Have you ever had...", the word "ever" means you must go back to the day you were born. For example, you may have been born with a medical condition that no longer exists or, during your lifetime, you were temporarily treated for a condition. You must answer "Yes" if you had the condition any time in your life.
2. If the questionnaire asks, "In the \_\_\_ years prior to travel, have you been prescribed or taken medication..." and you were prescribed the medication more than \_\_\_ years ago, you may want to answer "No". However, if you took the medication anytime in the \_\_\_ years prior to travel, you must answer "Yes" regardless of when it was prescribed.
3. If the questionnaire asks, "In the past \_\_\_ years have you been diagnosed with, treated, or taken medication...." and you took a medication during any part of the time period in the question, you must answer "Yes" to the question. You may not be taking the medication anymore but you did take it.
4. If you are prescribed medication for a medical condition but do not fill the prescription or, you fill the prescription but do not take the medication, you are considered to be taking the medication and must answer "Yes". If you have a claim, the insurance company will obtain your medical file and it will show you were prescribed the medication.
5. If you carry a puffer that you use on an "as-needed" basis (such as a "rescue inhaler"), you have a lung medication. It does not matter whether or not you use it. It was prescribed and you carry it. You may need to use it. You have to answer "Yes" to having a lung condition and have a medication to treat a lung condition.
6. If you carry nitroglycerin, you have a heart medication. It does not matter if you have ever used it or have not used it in many years, because it was prescribed and you carry it. You could have a situation where you need to use it. You have to answer "Yes" to having a heart medication.
7. If you have a pacemaker or a defibrillator, or a unit that combines both devices, you have a heart condition and must answer "Yes" to any question asking if you have a heart condition.
8. If you have a prescribed medication to treat a medical condition or as a preventative, you are being treated. If you are unsure what condition(s) is being treated, check with your doctor (not your pharmacist).
9. Aspirin and Entrophen taken with or without a prescription may be considered treatment if you have had a stroke, TIA, heart attack, blood clots and some other medical conditions. Check with your insurance agent/broker.
10. If an answer should be "Yes", you cannot choose to answer "No" because you don't want to be covered for that condition.

If your doctor makes statements like "you're healthy enough to travel", or "don't worry about that condition", you must still answer the medical questionnaire accurately. Your doctor's desire to be positive and make you feel good is not relevant.

**Your answers on the medical questionnaire must correspond with what is in your medical file because, if you have a claim, your medical file will be reviewed. If there is a discrepancy, your claim could be denied.**

Medical questionnaires vary so be sure you understand the questions. If in doubt, consult your doctor (not your pharmacist) and know what is in your medical file. It is a good idea to keep a health record at home so you remember your health history.

## Carry Your Wallet Cards!

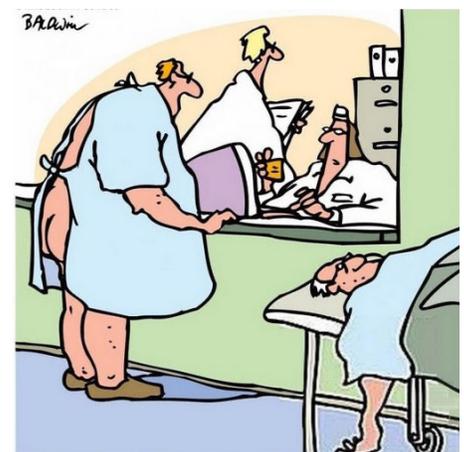
by: Toula Bundas

### You will most likely avoid having to pay medical bills up front

If you have a medical emergency and do not have your wallet card, there is a good chance the medical provider will put a charge onto your credit card because it cannot verify that your travel insurance is in force.

If you have a cell phone, take a picture of your wallet card to have a back-up copy. Send the photo by email to yourself, your travelling companion, and someone back home so the copy that can be retrieved from other devices.

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*This edition of "Canadian Newsletter" was edited by Dan Donnelly, President of Travel Insurance Office Inc. (TIO) and a founding member of the Travel Health Insurance Association (THIA). All of the contributors to this newsletter are licensed Canadian agents working for Travel Insurance Office Inc. (TIO).*



"Your medical records are safe with us. We take patient privacy very seriously."

**1-800-550-1295**

**travelinsuranceoffice.com**

