



JOHNSTONE'S JOURNAL is published monthly, and designed to provide topical information of interest not only to plan administrators, but to all employees who enjoy coverage under the benefit plan. Feel free to make copies, and use as a payroll staffer.

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July 2014

## Emergency Medical Coverage When You Travel Understand Your Coverage and Be Prepared Before you Leave

### Medical Coverage When You Travel

Whether traveling for business or pleasure—leaving the province where you live, and especially when leaving Canada—it is crucial that you understand what coverage you have in the event of a medical emergency.

For most readers of this *Journal*, this applies to the group coverage through an extended health care (EHC) plan. Coverage from an individual travel plan or credit card has other limitations and should be reviewed carefully. News stories about rejected claims usually involve personal travel plans, not group plans.

Most group EHC plans fully cover medical emergencies when travelling anywhere in the world (this is often referred to in your employee booklet as *Out of Province Emergencies*). This coverage allows members to travel without the worry of having to purchase extra travel insurance. As some limitations apply, members need to understand their coverage and be prepared.

### Understanding Emergency Medical Coverage

Emergency medical coverage under a group EHC plan is a wonderful thing, but don't assume that there is coverage for every situation. As with all insurance contracts, exclusions and limitations do exist.

EHC travel benefits cover acute medical emergency situations only. **Non-emergent, elective, or continuing care for existing conditions** are not covered. Additionally, **complications of pregnancy**, usually within two months of the due date, may not be covered.

If you have a **pre-existing medical condition**, review your coverage details carefully before you travel, especially if your condition or treatment has changed. Some contracts exclude pre-existing conditions altogether. Others have a stability clause stipulating that emergency expenses incurred due to a pre-existing condition

are covered only if the member's condition is stable (often for 60 or 90 days) before travel and medical attention is not anticipated during the trip.

Coverage is intended for vacations or business trips, so some plans have a limitation on the **length of the trip**—often 60 or 90 days. This coverage is not for members who live outside of Canada. For dependent children who are studying in another province or outside of Canada, you must notify Johnstone's in advance. Refer to our September 2010 *Journal* [Student Coverage](#) for more details.

Other common exclusions include self-inflicted injury, and emergencies resulting from war (whether declared or undeclared—see our October 2010 *Journal* "[International Business Travel](#)")—participation in a riot, insurrection, or civil commotion or any criminal offense.

### Be Prepared Before You Travel

Here are some tips to help prepare for a potential out of province medical emergency:

- Review the travel portion of your policy. Know the limitations and exclusions, such as the number of days of coverage, or if coverage is valid during the third trimester of pregnancy.
- Leave your travel details with someone trustworthy back home, including your travel insurance information.
- Pack your travel assistance card that includes emergency numbers. This may be a separate card or on that back of the insurer's ID card.
- If you have an emergency, call the toll-free travel assist number. They will direct you to medical treatment, help you with travel if necessary, and assist you with starting your claim. **Insurers require you to call within a few days of the emergency.**

Each plan is slightly different, and other limits may apply. We encourage members to refer to the benefits booklet for details. If you are planning a trip and your circumstances are touched on in this *Journal*, please call us for advice.