



TRAVEL INSURANCE

Presented by:
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Module One

Let's Talk About The Basics...

What is a GHIP and OHIP?



What is a GHIP?

Government Health Insurance Plans

There are differences between provincial and territorial GHIP's that may adversely affect the Canadian resident outside his or her home province or territory

Reciprocal health care agreements between jurisdictions can provide coverage

All GHIP's must conform to the Federal Canada Health Act, but they each have distinct features

What is OHIP?

- OHIP is Ontario's health care plan.
- Through OHIP, the province pays for many of the health services you may need.
- You need to apply and, once you're approved, you'll get an **Ontario health card**.
- Your health card proves you're covered by OHIP – that's why you'll need to show it every time you see your doctor, visit an emergency room, have a medical test or go for surgery.



Who Qualifies for OHIP

To meet the minimum qualifications you must:

Be physically in Ontario for 153 days in **any** 12-month period

Be physically in Ontario for at least 153 days of the first 183 days immediately after you began living in the province

Make Ontario your primary residence

You must **also** meet at least **one of the following** additional requirements.:

- You are a Canadian citizen, landed immigrant, permanent resident or registered as an Indigenous person under the Indian Act
- You are in Ontario on a **valid work permit** and are **working full-time** in Ontario, for an Ontario employer, for at least six months
- You are in Ontario on a **valid work permit** under the federal Live in Caregiver Program
- You are a **convention refugee** or other **protected person**
- You have a **Temporary Resident Permit**
- You are a **clergy member** who can legally stay in Canada and will be ministering full time in Ontario for at least six months



What does OHIP cover?

In Your Home Province

- Visits to doctors
- Hospital visits and stays
- Medical or surgical abortions
- Eligible dental surgery in hospital
- Eligible optometry (eye-health services)
- Podiatry (foot-health services)
- Screening mammograms
- Immunization services
- Treatment of sexually transmitted infections (STI's)
- Human immunodeficiency virus (HIV) testing
- Ambulance services
- Travel for health services if you live in Northern Ontario

What's NOT Covered

Prescription drugs provided in non-hospital settings (e.g. antibiotics prescribed by your family doctor)

Dental services provided in a dentist's office

Eyeglasses, contact lenses

Laser eye surgery

Cosmetic surgery

What's Covered in Another Province or Territory

When you show your valid Ontario health card in another Canadian province or territory, you will be covered for some of the same services you're covered for in Ontario including:

- physician services (e.g. visit to a walk-in clinic)
- services provided in a public hospital (e.g. emergency, diagnostic, laboratory)
- Any service or treatment you receive in another Canadian province or territory **must be medically necessary** for it to be covered by OHIP.

What's NOT Covered

Services not covered in Ontario (e.g. cosmetic surgery)

Ambulance services (including transport and paramedic)

Prescription drugs and other drugs given outside a hospital

Home-care services

Fees charged by private hospitals or facilities

Diagnostic or laboratory services outside of a public hospital

Long-term care or residential services

Assistive devices (e.g. prosthetics)

What's Covered Outside of Canada?

Doctor services


- OHIP will pay whichever of the following is less:
- The actual amount billed by doctor(s) who treated you outside Canada
- Rates listed in and paid to Ontario physicians in the Ontario Schedule of Benefits for Physicians Services

Emergency Outpatient Services

- OHIP will pay whichever of the following is less:
- up to \$50 (Canadian) per day
- the amount billed by the hospital

Emergency Inpatient Services

- OHIP will pay up to:
- \$400 (Canadian) per day for services provided in:
 - an operating room
 - a coronary care unit
 - an intensive care unit
 - a neonatal or pediatric special care unit
- \$200 (Canadian) per day for lower levels of care



We always recommend that
you **buy private health
insurance** before leaving Ontario
to cover any uninsured services
you may need.

A collage of travel-related items including a passport with stamps, a pair of sunglasses, and Euro banknotes and coins. The text "Who Regulates Travel Insurance?" is overlaid in white.

Who Regulates Travel Insurance?

Financial Services Regulatory Authority (FSRA)

- Regulate & generally supervise regulated sectors
- Contribute to public confidence
- Monitor and evaluate development and trends
- Promote public education and knowledge
- Promote transparency and disclosure information
- Deter deceptive or fraudulent conduct, practices and activities



A collage of travel-related items. In the background, a map is visible. In the foreground, there is an open passport with a 'PASSPORT CONTROL DEPARTURE' stamp dated '2014-01-09' and a 'VISAS' stamp dated '2014-10-24' from '445 CAPE TOWN'. A pair of sunglasses is resting on the passport. Below the passport, there are several Euro coins (1, 2, and 5 Euro) and two Euro banknotes (5 and 20 Euro). A small black wallet is also visible in the bottom right corner.

Who Sells Travel Insurance??

Sources of Travel Health Insurance

Insurance companies selling directly to consumers or through sales intermediaries

An added benefit with a credit card

One of the benefits in an employee group benefit plan

Optional coverage through a member association

Some limited coverage may be available under the Ontario automobile policy (OAP 1) and OHIP

Banks

Travel agent/agency

Tour operators

Airlines

TERMS AND DEFINITIONS



Accident

Unintentional, sudden, and unforeseeable event due exclusively to an external cause inflicting and independently of all other causes, bodily harm



Change of Prescribed Medication

Medication dosage or frequency being reduced, increased, stopped and/or new medications being prescribed and or taken by application (insured)

Typically medication changes, other than to a generic brand, must not have occurred within the twelve (12) month period immediately preceding each departure date or the applicant's effective date.

Dependent

- Any unmarried children residing at home, who are at least 15 days of age, but under 19, and who are living with and dependent upon the applicant for their sole means of support

Departure Date

- The earlier of the date that the applicant boards the ticketed transportation OR leaves Canada on an insured trip, unless the applicant requested coverage to begin on the date the applicant leaves their province/territory

Elective Treatment

- Medical treatment, surgery or any other procedure scheduled by the applicant's physician to occur at a future date

Emergency

- An unexpected or unforeseeable sickness or injury that requires immediate non-discretionary medical attention, treatment or care.

Extended Family

- The applicant's spouse, the applicant's children, their spouse(s), the applicant's parent(s) or guardian(s), the applicant's in-law(s), brother(s), sister(s), grandparent(s) and grandchildren

Government Health Insurance Plan

- The ministry in each province that oversees a health insurance plan for its residents. Each province has its own regulatory fee guides and may refer to the plan by different names
- Example OHIP

Multi Trip Annual Plan

- Coverage for unlimited number of insured's trips of duration of 7, 15, 30, 60, 90 or 120 days within a continuous 365 day period

Pre-existing Medical Condition

- Sick, injury, or medical condition, or any medical condition directly or indirectly related thereto, which existed on or prior to the effective date or any departure date

Reasonable and Customary

- Costs that are customarily charged for covered benefits and that are not in excess of the standard fee for the geographical area where the charges are incurred for comparable medical treatment, services, or supplies for a similar sickness or injury

Single Trip Daily Plan

- A fixed number of days of coverage equal to the total length of the insured's trip, including the insured's departure date and return date

Terminal Prognosis

- A clinical assessment performed by a licensed physician who determines that an existing medical condition, sickness, or injury is expected to result in the insured's premature death within a specified time, commonly 12 months following any departure date

Termination Date

- For the insured's trip, means the date any activated coverage ends, being the earlier of the date that the insured returns to their province of residence or the number of days coverage the insured purchased under the insureds Multi Trip Annual plan option, Single Trip Daily Plan or Top-Up/Extension Coverage

PLEASE REFERENCE THE
DEFINITION CHEAT SHEET WE
HAVE POSTED AND READ ALL
THE DEFINITIONS BEFORE
MOVING TO THE NEXT MODULE



How does Travel Insurance Work???

Module Two

TRAVEL INSURANCE

Private carriers can only provide coverage when the Government plan:

- Has been exhausted
- Ceased to pay
- Does not provide coverage

In addition to medical and health benefits, travel insurance has many other benefits that relate to:

- Travel delays
- Loss of Possessions
- Death



Co-ordination of Benefits

- The benefits of the private plan will pay in excess of the GHIP
- Benefits are also co-ordinated with other existing plans held by the insured
- Intends to ensure that benefits payable under all policies does not exceed 100% of eligible expenses incurred



The Application.....

- Name
- Age
- Residence
- Date and point of departure
- Destination and date of return
- Waiting Period
- Deductible
- Who is being covered
- Supplemental coverage

Medical Questionnaire

Travellers over a specific age as determined by the insurer, typically 55 or 60, are required to complete a more detailed medical questionnaire which varies by insurer.

This is required to determine the applicable premium rate and the stability period for any pre-existing medical conditions.

For some travellers, the medical questionnaire may be required as secondary eligibility verification.

Lookback Period: A key component of the medical questionnaire

Travel Policy Documents

Confirmation of Coverage

- This document details all the specific information regarding the insured's trip. It shows the policy number, insured's name, address, age, type of coverage purchased, sum insured limit, effective and expiry dates, deductible if applicable, destination, the rate table, and premium including any taxes. If the insured has purchased a multi-trip plan, it will also include the maximum trip duration purchased.

Wallet Card

- For the insured to carry and it contains the contact details for the emergency assistance centre as well as some basic policy information, such as policy number, insured's name, and the coverage effective and expiry dates.

Policy Wording

- The policy wording contains the full details of the contract agreement and often runs many pages in length. Typically has the same sections as a standard policy wording.

Medical Questionnaire Responses

- If a medical questionnaire is completed at the time of the application, a copy is attached as part of the policy documents.




TYPES OF TRAVEL INSURANCE POLICIES

MODULE THREE



- Primary insurance coverage refers to priority of payment when you file a claim.
- If you purchase a travel insurance plan with primary emergency medical and dental benefits, that means the travel insurance company is the first payer of those benefits.

Primary Travel Insurance



Outbound Travel Health Insurance Policies

Outbound Policies Include the following:

- Emergency Hospital and Medical
- Trip Cancellation and Trip Interruption
- All-inclusive
- Per Trip (Short Term) / Single Trip
- Multi Trip Plan
- Expatriate (Expat) Insurance



Emergency Hospital and Medical

- Typically have high limits such as \$5-\$10M
- Requires applicants to be covered under their GHIP for the entire duration of the trip

Trip Cancellation

CA 7100		12:30 PM	ON TIME
CM 1404	B50	01:10 PM	CANCELED
		12:35 PM	
CM 1274			ON TIME
ET 1364	C9	12:35 PM	
		12:35 PM	CANCELED
CM 5682		12:40 PM	CANCELED
CA 7392	C18R	03:16 PM	CANCELED
CM 8340		12:31 PM	CANCELED
AC 2725		12:40 PM	CANCELED
CM 1116		12:32 PM	CANCELED
AC 3938			CAN

Three common ways.....

A personal or family situation such as a death or sudden medical emergency that necessitates the cancellation of a trip

An emergency involving family members at home that occurs after the commencement of the trip, requiring the insured to interrupt the trip to return home early

A situation that delays the scheduled return home, or delays the travellers departures

TRIP CANCELLATION VERSUS TRIP INTERRUPTION

The first section outlines what the insurer will pay:

- Non-refundable, non-transferable, pre-paid unused portion of travel arrangements
- Economy class transportation
- Out-of-pocket expenses
- Meals and accommodation
- Unused, pre-paid, non-refundable excursion costs, tickets, golf fees

The second section contains the insured risks and outlines the events that trigger coverage. Common insured risks include the following:

- A medical emergency or death of the insured, an immediate family member, travelling companion, or spouse
- Death of a friend
- Death of the traveller's host at destination
- Pregnancy or adoption confirmed after booking the trip

Other
circumstances
could include

Being called
to jury duty

Involuntary
job loss

Being
subpoenaed

Being
quarantined

Medical
emergency

Death

Extensions of Coverage

Voluntary Extension

- A voluntary decision to remain at the trip destination past the original intended date of return (or termination date)

Involuntary Extension

- An involuntary extension past the date of return for reasons beyond the control of the insured person

Cancel for Any Reason (CFAR)





All-Inclusive Coverage

A collection of travel-related items is displayed on a light-colored wooden surface. In the foreground, a black suitcase is open, revealing a grey knit sweater, a pair of blue jeans, and a pair of round sunglasses. A white smartphone is also visible. To the right of the suitcase, a black DSLR camera with a red and black strap is positioned. Above the camera, a red passport with a gold emblem is visible. In the background, a pair of white sneakers is partially visible. The text "Per Trip (Short Term) or Single Trip Daily Plan" is overlaid in white, centered on the image.

Per Trip (Short Term) or Single Trip Daily Plan

A top-down view of various travel-related items scattered on a green and white topographic map. The items include a pair of black-rimmed glasses, a silver digital watch with a red strap, a silver analog watch with a black face and red hands, a black camera lens, a silver camera body, a black smartphone, a brown leather wallet with a black 'X' logo, and several US dollar bills. The text 'Multi Trip Plan' is overlaid in white in the center.

Multi Trip Plan

A wide-angle photograph of an airport tarmac seen through a large window. An airplane is in flight in the upper center, and another is on the ground in the lower center. The scene is hazy and blue-tinted.

EXPAT INSURANCE

WHAT IS EXPAT INSURANCE AND WHAT DOES IT COVER?

A hand holding a compass over a desert landscape with a winding road. The hand is wearing a green sleeve. The compass is a standard analog travel compass with a white face and black markings. The background shows a desert with a winding road and hills under a clear sky.

Inbound Travel Health Insurance Policies



VISITOR

Visitor to Canada/Landed Immigrant Coverage

If you are a permanent resident, foreign student or foreign worker, or if you have applied for a super visa, important to purchase health insurance plans that are available to you to cover emergency medical costs until your OHIP coverage starts.

A group of six diverse international students are sitting on a light-colored floor against a solid red wall. They are all smiling and holding small Canadian flags. The group includes a young man on the far left with his arm raised, a young man behind him, a young woman in a blue shirt, a young man in a red shirt, a young woman in a white hijab and light blue shirt, and a young man on the far right with a backpack. The text "International Student to Canada" is overlaid in white in the center of the image.

International Student to Canada



Temporary Foreign Workers

SUPER VISA CANADA

Parent and Grand-Parent Visiting
Their Family in Canada !



Inpatriate (Inpat) |
Insurance

A stethoscope is positioned diagonally across the frame, resting on a white document. The background is a blurred image of a man and a woman swimming in a blue pool. A computer keyboard is partially visible in the upper right corner. The overall scene suggests a medical or insurance context.

Coverage and Exclusions

MODULE FOUR

Typical Benefits

Excess Hospital

Excess Medical

Extended Health Care

Out of Pocket Expenses

Child Care Attendant

Emergency Air Ambulance

Trip Cancellation



Excess Hospital

- Pays for public ward, semi-private or private accommodations when directed by the doctor in charge
- Any other hospital services and supplies for the emergency in excess of GHIP
- Limitations are provided in the policy wording



- Pays the excess of what your GHIP pays
- Incurred at the direction of a legally qualified physician or surgeon who is licensed to practice medicine in the local area that the services are performed



Extended Health Care



Private duty nursing services by a registered nurse up to a stated maximum



Prescribed medications



X-ray and laboratory fees



Local ambulance services



Appliances and related services such as for wheelchair rental, crutches and braces



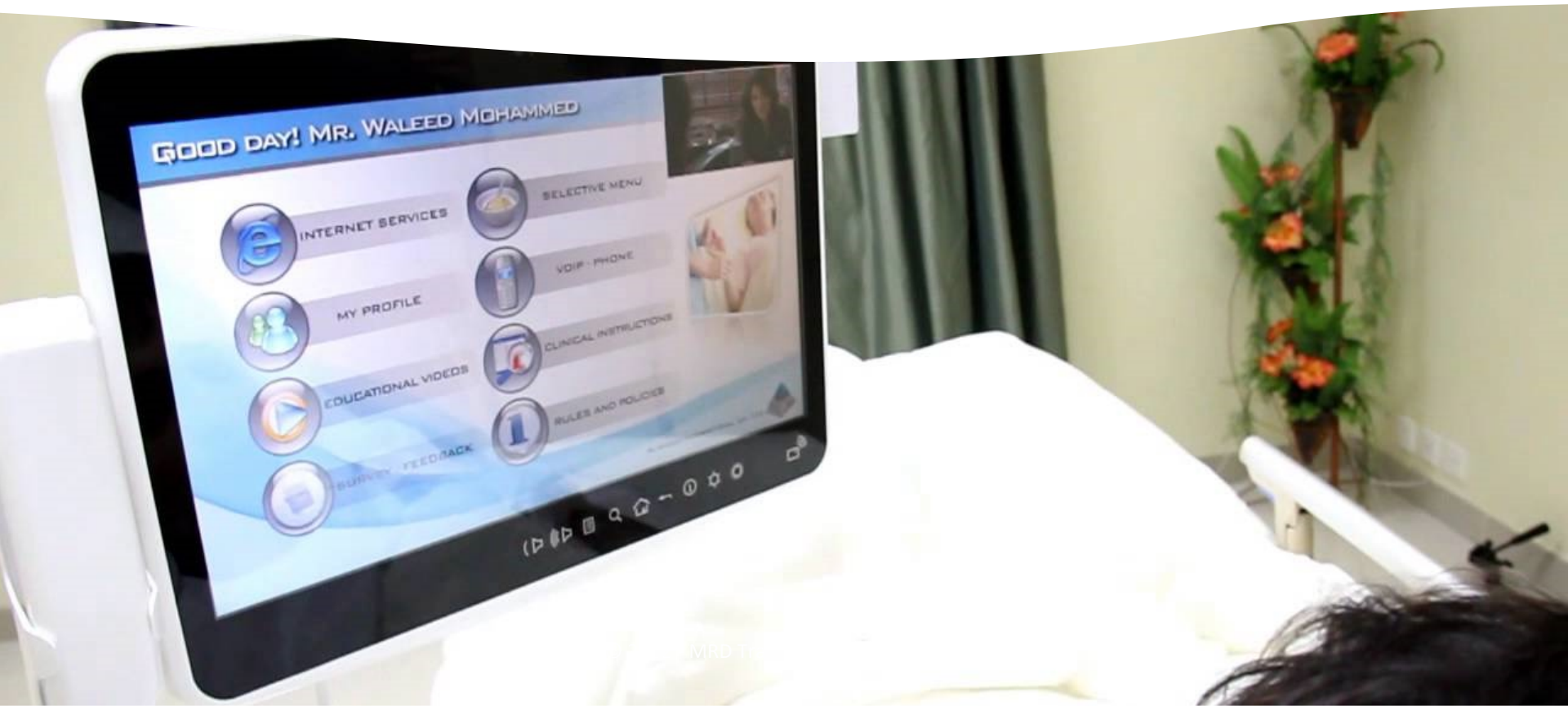
Paramedical practitioner services, such as chiropractor, osteopath, physiotherapist.



A maximum overall dollar value may apply

Out of Pocket Expenses

- Additional out of pocket expenses when hospitalized
- Example – telephone and television rental charges
- Daily maximum applies and an aggregate limit applies
- Minimum stay requirements applied



Child Care Attendant

- Reimburses the costs for a child care attendant (non-relative) to care for the children who were accompanying the insured
- Benefit will be paid AFTER a maximum hospital stay requirement
- Maximum limits apply





Emergency Air Ambulance

- If required (in writing by the attending physician) that you must return to your province or country of residence for immediate medical attention following an emergency
- Must be unable to return on a regular flight
- Insurer must approve in writing
- Maximum limits apply

Other Benefits



What's usually covered by AD&D insurance?



Accidental
death



Loss of a finger,
thumb, hand, foot
or limb



Loss of
hearing



Loss of
speech



Paralysis

Accidental Death & Dismemberment

What's Typically Excluded or Limited





Limitations & Exclusions

- Any sickness or injury not in policy term or part of covered trip
- Any sickness or injury not related to an emergency
- Expenses – early return due to known circumstances
- Medical condition or death of an ill person being visited
- Hospital or medical treatment as purpose of trip



Limitations & Exclusions

- Pregnancy, childbirth or miscarriage within 8 weeks of due date
- Suicide or self inflicted injury
- Civil disorders
- Air travel – other than a passenger in a commercial craft
- Continuing medical treatment –
IF FIT TO RETURN
- Participation in Professional Sports
- High Risk Activities
- Pre-existing conditions

“What happened to you medically in the preceding days, months, and sometimes years, prior to leaving for this trip?”



**TRAVEL
INSURANCE &
PRE-EXISTING
MEDICAL
CONDITIONS**

Important Points....

The pre-existing period may extend from 3 months, 6 months, 9 months or a full year prior to the policy being issued



The company may include the 48 hours after purchasing the policy in the pre-existing period



In most policies, any medical condition that occurs prior to departure will trigger the pre-existing clause

TRAVEL INSURANCE CLAIMS

MODULE FIVE



hotline

Emergency Assistance Hotline

Used to restore health of insured

Stabilize and arrest situation

Orderly and timely payment of charges

A blurred photograph of a hospital hallway. In the foreground, there is a white medical cart with various equipment on it. In the background, a person wearing blue scrubs and a blue cap is walking away from the camera down the hallway. The hallway has white walls, a shiny floor, and various medical equipment and supplies are visible on the right side.

CASE MANAGEMENT



CLAIM ADJUDICATION

TRAVEL INSURANCE...DONE!!!!

