



**Mainstay Insurance Brokerage Inc. Phone: (905)886-9203**

## Share This with Your Employees BEFORE They Travel

### In order to serve you better

To assist you with your employee benefit plan, we are continually updating our website. Located at:

[www.mainstayinsurance.ca](http://www.mainstayinsurance.ca)

The site provides easy access to many insurance company's websites and to the health and dental claim forms you utilize on a regular basis. We have also added links to the log on pages for members (employees) in order to provide quick access to other websites.

If you use a form that is not on our website and would like it added, please send us an e-mail at:

[Dave@mainstayinsurance.ca](mailto:Dave@mainstayinsurance.ca)

### Did you know that...

...in June, the Ontario Ministry of Health and Long-Term Care announced that OHIP+ would no longer cover children under age 25 who had private insurance (such as your group benefit plan).

Going forward, your employer paid benefit plan will be the first payer once this change goes into effect. We understand that this will likely happen either March or April 1st, 2019.

This means that you may have to complete prior authorization forms with your insurer if your dependent child started on or continued using a specialty drug that was covered by the province over the past year.

If you encounter a problem, please call the insurer or us.

At your annual renewal meeting we review issues related to emergency medical travel coverage in order to ensure our clients are educated and aware of limitations that may exist in their group coverage.

Most important is the definition of **emergency** travel coverage. Many insurers define it as "an accident or injury or an **unforeseen illness** that **begins** while the insured is traveling". Plans also state that "any illness previously diagnosed or treated in Canada may not be covered".

Most travel coverage also includes a stability clause that excludes coverage for any medical issues that have changed or been treated in the 30 to 90 days before the date of travel.

### WHAT DOES THIS REALLY MEAN?

These definitions may mean that you are **NOT** covered when you travel out of Canada if:

- You are in a high-risk pregnancy or beyond your 32<sup>nd</sup> -35<sup>th</sup> week of pregnancy
- You have recently had or are scheduled to have surgery or treatment for a medical condition
- It has been suggested that you have, are scheduled for or are awaiting a test, or test results
- Your physician would say

or has said that you are not medically stable or safe to travel

- You have had recent changes to medication, or it has been recommended that you do so; or it is recommended that you start on a new medication or treatment even a change in dosage for the same medication could qualify as such a change.

It is important to note that you may still be covered for other illnesses or injuries that are **NOT** in any way related to your pre-existing condition.

Another issue that can be problematic if a travel claim is the requirement to contact the carrier **immediately** when treatment is required. This is a key requirement, as many plans will **NOT** pay if not immediately notified of a medical issue.

When an individual seeks medical attention in a foreign country (including the US) they typically provide their insurance information and are assured that the hospital will "take care of everything". This **DOES NOT** mean that the hospital will contact the insurer on your behalf. In fact, the hospital may intentionally NOT contact the insurer in an effort to run additional tests. Some insurers specifically state

that they will not pay for any PET/CAT, or MRI's unless they are pre-authorized for this very reason. Some insurers will also not pay a claim for an emergency incurred in a country or region for which the Canadian government has issued either an "avoid non-essential travel" or "avoid all travel" warning.

What can you do to ensure that you have proper medical coverage in place when you travel?

1. Ensure you are in good, stable health and are not traveling against doctor's orders.
2. Take your OHIP card, travel insurance card and plan brochure with you when you travel.
3. Call the insurer the moment an event arises. Do not wait for a hospital or clinic to do so.
4. Check the website <http://www.voyage.gc.ca/>

In our annual renewal package, we include brochures describing your travel coverage, and how to access it, and general claim information including plan limitations. If you would like a pdf copy sent to you please e-mail us at: [dave@mainstayinsurance.ca](mailto:dave@mainstayinsurance.ca)