



Health & Wellness

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Summer Time Vacations

School's almost done for another year and that means VACATION!! You may be planning a trip out of your home province or out of the country with your family. If you are, make sure that your packing list includes your emergency travel information.

Most group insurance plans include out of province/out of country emergency travel assistance as part of their health care package. Falling ill (or worse) is not something that you contemplate when planning a trip but it does happen. It can be a frightening experience especially when you are in an unfamiliar place and may not understand the language...not to mention the costs of treatment.

Your group travel insurance provides all sorts of assistance from pre-trip planning (ex. what vaccinations do I need?) to emergency treatment (ex. where's the nearest clinic? paying for care, etc.) to compensation for travelling companions/family visits, to repatriation in the event of death. Details about what your plan covers can be found in your employee handbook. You may not want to take the whole booklet with you on vacation but considering taking the relevant pages. Alternatively, access your plan details any time, anywhere by signing up for plan member online access.

Should you require medical attention, no matter how minor, you should always contact your insurance provider as soon as possible (or have a travelling companion do so if you are unable). This will allow the insurance company to co-ordinate coverage with your provincial plan (which is always the first payer) saving

you time and aggravation upon your return home. Further, they can verify treatment coverage before you incur an expense.

Pre-Existing Conditions

If you have a medical condition that requires ongoing treatment or that is not considered stable (ex. change in dosage of medication), any emergency that arises from that condition during your trip may not be eligible for coverage. Travel insurance is designed to cover sudden and unexpected events – in other words- emergencies.

Gap Year Adventures

Students who have finished school may be looking to take an extended vacation before they embark on their careers. Because they are no longer in school full time, they will no longer qualify as a dependent under their parent's medical plan which includes travel coverage. Therefore, they will want to purchase private insurance prior to their departure. Like group insurance, private insurance requires the insured to have provincial health care in place (ex. OHIP in Ontario). There are limits for how long provincial plans will cover a resident while they are out of the country but there are exceptions that can be made depending on the reason for the travel. Always contact your provincial health plan to ensure there is coverage for the duration of your travel and make an application for extension if necessary.



Our intention is to provide information about healthy living and achieving a balanced lifestyle. It is not meant to replace medical, legal, financial, or other professional advice. Always consult the professional directly related to your own circumstances before making decisions about your personal well-being.