Understanding your travel coverage

Having travel coverage is a smart first step when heading out of town, but did you know that you should confirm if any of your pre-existing medical conditions are covered before you leave?

What is travel coverage?

Travel coverage is for immediate medical treatment of a sudden, unanticipated injury or sickness, or a new medical condition that occurs while you or your dependent are travelling outside your province of residence. It also covers specific chronic medical issues that are considered medically stable prior to your departure.

When are you considered medically stable?

You have not had treatments or tests for new symptoms or conditions 90 days before departing.

- You have not experienced changes in your treatments or medications
- You have not been admitted in the hospital for treatment
- You are not scheduling non-routine appointments, tests, or treatments for an undiagnosed condition

What is covered?

Travel coverage can vary between providers, but usually covers accidents and unanticipated sickness or disease. Related emergency medical assistance at a hospital or clinic, prescription drugs, diagnostic services, and medical evacuation are typically included in this benefit.

What is not covered?

Along with limitations on pre-existing medical conditions, many providers do not cover the following:

- Travel to countries with government issued travel advisories
- Complications during the last months of pregnancy
- Non-emergency or elective healthcare that is available at home
- High-risk activities like bungee jumping or rock climbing
- Self-inflicted injuries
- Accidents or illness from alcohol/ drug abuse
- Trip cancellation costs
- Injuries sustained while committing a crime

WHAT YOU SHOULD DO

- Use the contact information on your oneCard to contact your provider & confirm your coverage before traveling if you have concerns
- Always travel with your oneCard to access emergency contact information in case you need to make a claim
- Check your benefit booklet for specific details related to your coverage

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