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Benefit brief

THE EMPLOYEE SOLUTIONS NEWSLETTER FOR THE CLIENTS
AND FRIENDS OF DUPUIS LANGEN

GROUP BENEFITS TRAVEL INSURANCE

As it's that time of season when the travel bug is in the air, it's a great time to talk a little about Travel Insurance and its importance. When we think about our vacation, most of us think about getting to our destination and sometimes we neglect to consider that life doesn't always adhere to our travel plans. It is an unfortunate reality that accidents happen, and on occasion, we wind up needing medical attention thousands of miles from home.

Did you know? Travel insurance prepares you for the unexpected. You are protected against the burden of financial expenses resulting from unforeseen emergencies. If this element of planning is overlooked, it could end up costing you thousands of unnecessary dollars. But, before you purchase one of the many individual travel insurance plans available, check to see if you already have coverage. Chances are that if you belong to an Extended Health Care (EHC) group plan, many components of your travel insurance needs are already taken care of.

What's Covered?

Coverage may vary from provider to provider but most travel insurance policies cover the expenses associated with accidents and unexpected illness. This usually includes emergency medical and dental care at the hospital or doctor's office, prescription drugs and diagnostic services, and medical evacuation, usually by air ambulance.



Before the trip: If you are unsure about your coverage or the status of your destination, please call your service provider and make **Pre-Travel Inquiries**. They will answer any of your travel benefit questions, provide information about the destination, and provide useful tips on what to do in the case of an emergency.

What do I bring when I travel? Remember to take your **wallet card** with you when you travel. It provides the information you'll be asked for when you call your service provider in the event of a

What's NOT Covered?

Exclusions for travel insurance vary from one insurer to the next. Below is a loose guideline used by many providers:

- Accidents or illness as a result of "abuse" of drugs or alcohol
- Complication during the last months of pregnancy
- Non-emergency or elective healthcare that could be obtained at home
- "Risk" sports such as bungee jumping, sky diving, rock climbing
- Self-inflicted injuries
- Travel to countries with government travel advisories
- Trip cancellation costs
- Injuries sustained while committing a crime

Additional limitations may be imposed based on pre-existing medical conditions, advance approval for treatments, and other considerations.



Group Life and Health Plans * Registered Pension Plans * Group RSPs * Tax Free Savings Account (TFSAs) * Critical Illness Plans

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Please keep in mind most Group Benefit Plans include travel insurance as part of the Extended Health Care benefit therefore there may be no need to purchase extra insurance. If you think you might be paid out by both insurance companies when making a claim, you are mistaken. The insurance company you call first will be the insurance that will assist you with your claims.

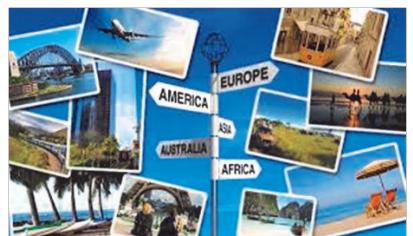
What is a pre-existing condition? A medical condition that existed before a program of health benefits went into effect. A condition is anything for which symptoms were present and a prudent person would have sought treatment or advice.

Pre-Existing Conditions: If you or your eligible dependents have a known medical condition, you should contact your service provider at least 6 weeks prior to departure. You may be required to fill out a medical questionnaire. This is done on a case by case basis.

An Insured person who has a pre-existing medical condition, should ensure the following before travelling:

- 1) His/her medical condition is stable
- 2) He/she is able to carry out usual daily activities
- 3) He/she is experiencing no symptoms that may reasonably suggest complications may arise or medical care may be required during the trip outside the province of residence.

In an emergency: It is important to contact the Insurance service provider right away if an insured plan member or eligible dependent requires medical attention. Your health card will have the 1-800 numbers to call and your policy numbers to start the process. Once your case has been opened and all relevant information collected, the out-of-country provider will help find a facility that does not require the Plan Member to pay up front but will send the bills directly to your insurer.



If I am travelling outside of B.C. but within Canada, what costs will I incur? If you are covered by MSP ([HealthInsuranceBC](#)), hospital and ambulance bills can be coordinated provincially and you may not incur any out-of-pocket costs. You may be responsible for prescription drugs, meals & accommodation. Please refer to your booklet for further information.

If I am admitted to a hospital outside of Canada, am I required to pay hospital and doctor bills?

Many foreign hospitals demand large cash deposits before providing medical care. It is not unusual for these hospitals to demand that you settle your bill in full prior to leaving. If you call your Insurance provider before a medical expense is incurred, every effort will be made to arrange medical treatment without the need for a cash payment or deposit. If you do not contact your provider, and pay your bills directly, you may be required to submit the claim to ([HealthInsuranceBC](#)) first for reimbursement. Any unpaid balance may be submitted to your Insurance provider. Please include a copy of your MSP statement and a detailed explanation of the circumstances regarding your emergency treatment. Procedures vary from insurer to insurer.

TIPS FOR SUCCESSFUL TRAVEL INSURANCE

- Disclose any pre-existing medical conditions before you leave home and find out if you're covered
- Talk to your doctor to confirm that your medical condition is stable and it's safe to travel
- ALWAYS take your wallet card with you so you have your policy number and the 1-800 number of the provider in case of an emergency
- Tell any family members travelling with you where your wallet card is OR give them a copy of it



BON VOYAGE!